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THE U.F.A.

OFFICIAL ORGAN OF
THE UNITED FARMERS OF ALBERTA :: THE ALBERTA WHEAT POOL
AND OTHER PROVINCIAL MARKETING POOLS

Vol. VII.

CALGARY, ALBERTA, JANUARY 16th, 1928

No. 2.

Plans for Broadcast of U.F.A. Convention

U.F.A. Organization Section

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Official News of the Alberta Wheat Pool

Results of Pool Elevator Operations

□□□□□□

Present Trends in Dairy Production

Alberta Dairy Pool Section

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First Week's Business Shows Strength on Yards

Alberta Livestock Pool Section

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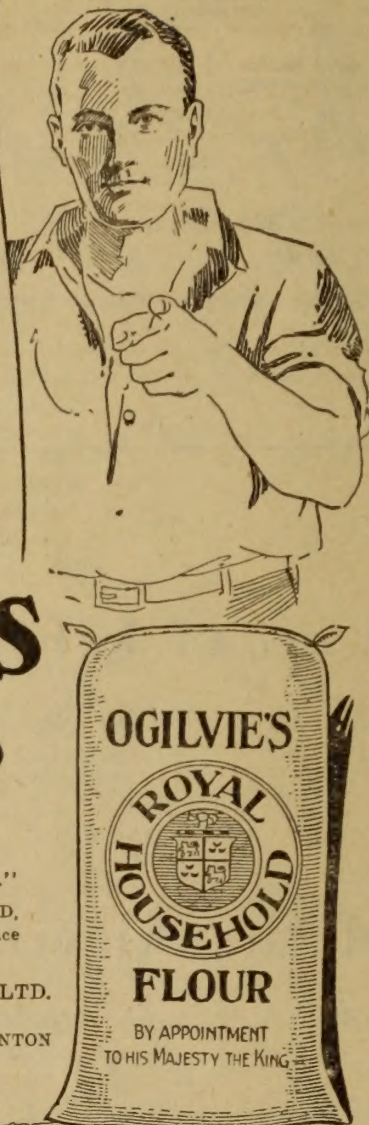
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**THE ALBERTA WHEAT POOL
THE ALBERTA LIVESTOCK POOL
THE ALBERTA DAIRY POOL
THE ALBERTA EGG AND POULTRY POOL**

Editor

W. NORMAN SMITH

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No. 2

Principal Contents

	PAGE
EDITORIAL.....	3
NEWS OF THE ORGANIZATION.....	4
RESOLUTIONS FOR THE ANNUAL CONVENTION.....	4
IS MUTUAL FIRE INSURANCE DESIRABLE?.....	6
NEWS FROM ALBERTA DAIRY POOL HEAD OFFICE.....	8
TRENDS IN THE PRODUCTION OF DAIRY PRODUCTS.....	8
A TRIP THROUGH INDUSTRIAL CANADA.....	9
NEWS FROM ALBERTA WHEAT POOL HEAD OFFICE.....	10
ALBERTA WHEAT POOL ELEVATOR PAGE.....	11
POOL DELEGATES STUDY ORGANIZATION.....	12
POOL ELEVATORS' POLICY AT NON-COMPETITIVE POINTS.....	12
NEWS FROM HEAD OFFICE OF LIVESTOCK POOL.....	14
FIRST WEEK'S BUSINESS SHOWS STRENGTH.....	14
NOT THE SAME TUNE.....	16
TO FIGHT CO-OPERATIVES.....	16
INTERESTS OF THE UNITED FARM WOMEN.....	18
THE U.F.A. PATTERN DEPARTMENT.....	18
SEASONABLE RECIPES.....	18
WHAT REALLY PREVENTS DISARMAMENT?.....	20
U.F.A. JUNIOR ACTIVITIES.....	22
IDEAS TO TALK OVER.....	22
THE THREAT OF WAR AND THE WAY TO PEACE.....	22
CORRESPONDENCE.....	22
AVIATION AND RURAL LIFE.....	28
FACTS REGARDING FIRE INSURANCE.....	30

EDITORIAL

CAPTAIN PINGLE'S DEATH

We record, with sincere regret, the sudden death of Captain Chas. S. Pingle, member for Medicine Hat in the Provincial Legislature and former Speaker of the Assembly. Captain Pingle had long been associated with public life in Alberta, and was personally most popular with those who in this or former Legislative Assemblies, or in other ways had known his genial presence. His equable temperament and attractive personality won him easy and lasting friendships. He was possessed of ability and experience, and added strength to the Liberal party in the Assembly.

* * *

FIRE INSURANCE ON PUBLIC BUILDINGS

In this issue we publish an extensive report of evidence given before the Agricultural Committee of the Alberta Legislature, for and against the adoption of the mutual plan of fire insurance by public bodies. In opposition to the proposal is the evidence of an able exponent of the views of the companies, Mr. Harrison. A member of the Calgary school board, W. E. Turner, presents evidence in favor of the mutual plan.

It is obviously of public importance that the people of Alberta, particularly those who have any measure of responsibility for the insurance of public property against fire, should be in a position to weigh the arguments for and against the alternative methods of providing protection. Insofar as our limited space permits, we print the evidence of both sides in this issue. It is to be hoped that the daily press, with its great facilities,

will afford ample opportunity for the presentation of the pros and cons of the matter.

The insurance companies, of course, are always in a position to spend whatever money may be considered necessary to present their views. On the other hand, the Calgary school trustee who has been devoting a great deal of time to this subject for the last three years or so, would clearly find himself under a financial handicap in countering the companies' arguments. This is an important consideration. The side possessing ample funds is always at a decided advantage in placing its case before the public. Unless the press is prepared to make the balance more nearly even by affording space for the supporters of the mutual plan, the public will not be in a position to reach a decision with all the facts before it. Hitherto the press has been content for the most part to disparage the mutual plan and throw the weight of its influence in favor of the status quo, though there may be a few exceptions.

That the subject is worthy of discussion, without prejudice, was made clear at the last session of the Legislature, when Mr. Turner's evidence made a deep impression upon the members who heard him. Though he lacked the advantage which the companies' representative possessed, of long experience in the fire insurance business, his methods of research seem thorough, and he is able to quote in support of his case many distinguished and conservative business men.

In view of the apparently impressive character of the evidence which has been produced in favor of mutual insurance, no organ of opinion can dismiss the subject lightly, without laying itself open to the charge of being lacking in public spirit.

Clearly, we want the best system of insurance obtainable. The interests of the public authorities should be paramount. If the present system is the best, it should be retained. If the proposed plan of mutual insurance would be better, it should be adopted. The question should be decided, not by prejudice, but by consideration of the facts.

* * *

Patriotic Americans, who are opposing the Nicaraguan war, point out that apart from the "right" which superior force may give, the intervention of the United States in a political quarrel between two parties in Nicaragua, in support of the unpopular party, is no more warranted than would be a similar intervention in a Canadian domestic political quarrel—to support Mr. King against Mr. Bennett or vice versa, upon some policy affecting the St. Lawrence waterways, for example. However, the interests which are promoting the war in Central America are merely following the course which is invariably followed by similar interests in all parts of the world under similar circumstances.

NEWS OF THE ORGANIZATION

Activities of Locals and District Associations and Information from Central Office—Notes on Co-operation

Resolutions for the Annual Convention

In addition to resolutions already published, the following have been received during the past two weeks, and the list will be completed today, when a number of Federal and Provincial Constituency Conventions are to be held:

Meteorological Reports

Resolved, that this Convention ask the Provincial Government to furnish meteorological reports daily to the Central Telephone Offices which would be available to subscribers.—Lethbridge Federal C. A.

High School Course

Resolved, that we request the Department of Education to re-organize the Provincial High School Course, so that pupils be given a certain percentage of credit for their monthly examinations, same to be added to marks in the final examination.—Didsbury Provincial C. A.

Rural Mail Routes

Be it resolved, that this Convention favor the Government supplying the mail courier for any route of 20 miles or more; for each 20 miles pay as a minimum 20c per mile for bid, if bids cannot be obtained for less within 30 days after bids are called for.—Lethbridge Federal C. A.

Grading of Grain

Whereas, the farmers' grain is being graded according to the highest possible standards and we believe by this grading that the farmer is being highly penalized, thus causing a loss of millions of dollars to the Farmers;

Therefore, be it resolved, that we petition that the grain commission be empowered to allow a certain amount of damaged grain to go into contract grades two and three under certain yearly climatic conditions, suggesting that ten per cent in number three and five per cent in number two.—Lethbridge Federal C. A.

Revision of Tariff on Livestock Shipments

Whereas, under the present existing railway tariff livestock shippers are allowed only one stop-off to load livestock shipments on through billings, and

Whereas, shippers find it very expensive and impractical to ship livestock under the present tariff where they are only allowed one stop-off for a completion;

Therefore, be it resolved, that this Convention recommend to the Board of Railway Commissioners that they ask the railway to revise the present tariff to allow for two stop-offs for the completion of livestock shipments on through billings instead of one. This service to be given on all way-freight trains.—Lethbridge Federal C. A.

Sugar Beet Industry

Whereas, the development of the sugar beet industry is of national interest and of urgent importance to the farmers

BROADCASTING CONVENTION

In order that as large a number of the farmers of the Province as possible may be able to hear important addresses and debates at the Annual Convention which opens on January 17th, arrangements have been made for a more extensive broadcasting campaign this year than has been the case on any former occasion.

The Calgary Herald radio, CFAC, will be used, and broadcasting hours will be as follows:

January 17th, Tuesday, 10:35 a.m. to 12:15; 3:00 p.m. to 4:30 p.m.; 8:00 p.m. to 9:30 p.m.

January 18th, Wednesday, 3:00 p.m. to 4:30 p.m.

January 19th, Thursday, 3:00 p.m. to 4:30 p.m.; 7:30 p.m. to 9:00 p.m.

J. D. Fraser, head of the Grain Inspection Department, Winnipeg, and R. M. Robinson, one of the members of the Board of Grain Commissioners, will address the Annual Convention.

A. H. Tovell, Manager of the Hail Insurance Board of Alberta, will also speak during Convention week.

located in the irrigated districts of the Province of Alberta and of other portions of the Dominion adapted to the growing of sugar beets, and

Whereas, this industry is in vital need of encouragement in order that the benefits accruing therefrom shall continue;

Therefore, be it resolved, that the Dominion Government be urged to adopt such measures to encourage and stabilize this industry as shall be alike beneficial to the growers of the sugar beets, the manufacturers of the refined product therefrom, and the consumers of sugar in the Dominion of Canada.—Lethbridge Federal C. A.

Care in Selecting Immigrants

Whereas, the farmers in this district are not financially prepared to care for so great an influx of immigrants at one time, and,

Whereas, experienced farm labor is required, and the knowledge of the English language is desired; and

Whereas, the farmers' income is inadequate to justify unreasonable wages demanded by such incompetent labor; and

Whereas, the immigrant has been misinformed as regards the home life awaiting them and have become discouraged and returned to their home land with unsatisfactory report of Canada;

Therefore be it resolved, that greater care be taken in the selection and class and number of immigrants sent to the West and that immigration officials be responsible for them until proper arrangements can be made for their necessary home.—Lethbridge Federal C. A.

Urge Diplomatic Relations

Resumption of trade relations with Russia is urged in a long resolution passed

by the Whitford Provincial Constituency Association of the U.F.A.

The preamble points out that the Baldwin Conservative Government of Britain broke off relations with the U.S.S.R. without giving Parliament an opportunity to vote on the matter; that the Mackenzie King Government immediately followed this lead, although Premier King himself declared that to his knowledge the Soviet trade delegation in Canada had not in any way violated the trade agreement with this country, and had been engaged in no subversive activities; that this was just ten months after Premier King had contested the Federal election on the constitutional question and had declared himself the champion of Canadian autonomy; that the last Imperial Conference had been supposed to make Canada an "autonomous community within the British Empire."

A trade with Russia had been built up, the preamble continues, in twine, farm machinery, grain, flour and horses, beneficial to both workers and farmers in Canada; during the last six years Canada had exported to the U.S.S.R. goods to the value of over \$22,000,000, or sixty times the value of Canadian imports from Russia. The resolution also declares that the future of co-operative grain marketing, internationally, depends upon friendly relations between grain growers in Canada and in Russia; that Premier King's action placed Canada in the position of a colony; that the breaking off of trade relations with Russia constitutes an injury to laborers and farmers through the loss of business and concludes:

"Therefore be it resolved that we demand that the Canadian Government take immediate steps to resume diplomatic relations with the Union of Socialist Soviet Republics, irrespective of the actions of the British Government."

The following has been submitted to the Board, with a view to the resolution being brought before the Convention:

Civil Aviation

Whereas civil aviation in Canada appears to be on the eve of a period of rapid development which will profoundly affect the economic and social life of the urban and rural portions of the Dominion;

And whereas it is eminently desirable that this new mode of transportation shall be unhampered by any restrictions regarding organization or personnel which are not imposed in respect to other systems of transportation;

Therefore, be it resolved, that this Association urges that civil aviation be allowed to develop as a separate entity from the Canadian Air Force, under a Government Department separate from the Department of National Defence; and that pilots qualifying for commercial pilots' certificates shall be freed from the present obligation to enroll in the Canadian Air Force Reserve as a condition of their obtaining such certificates.—Calgary U.F.A. Local.

FOR U.F.W.A. CONVENTION

Segregation or Sexual Sterilization?

Whereas, seventy-two per cent of the patients in the mental hospitals of this Province were not born in Canada, and

Whereas, physical fitness should occupy

a place second to that of moral fitness in regard to marriage, and

Whereas, under appropriate supervision and patient guidance the higher grades of feeble minded may become in a limited measure self-supporting, and

Whereas, sterilization constitutes a violent and drastic invasion of the most elementary human rights and does not take away the sexual desire, and still leaves the patient utterly lacking in moral resistance, and leaving them a prey to the dangers of social contact with people of low moral standards,

Therefore, be it resolved that the Camrose Local of the U.F.W.A. are opposed to the said Sexual Sterilization Act and urge upon our Provincial Government a measure of "segregation" of the feeble minded of this Province. We advocate the help obtained in financing this by elimination undesirable immigration, by making marriage laws more strict and proper supervision and education, making the mental defective partly self-supporting.

Passed by the Camrose U.F.W.A. Local No. 98.

U.F.A. Local Activities

PLEASE SEND LOCAL'S NAME

Central office has received \$10.00 with an unsigned note stating that the money is the balance of proceeds of a disbanded Local. Would the sender kindly give Central the name of the Local?

NEW MEMBERS EVERY MEETING

New members have been added to the Radway-Finn U.F.A. Local at every meeting, writes the secretary, Miss Irene Erickson. At the annual meeting, held at the home of John Annalas, Oscar Siren was elected President.

NISBET DOING WELL

Nisbet U.F.A. Local is doing very well, states the secretary, W. D. Nisbet, although the attendance at the meetings would be much larger if the weather were not so severe. C. H. Thomas was elected president at the annual meeting.

U.F.A. ELECTRIC SIGN

The annual Christmas dance of Clyde U.F.A. Local was a good success and thoroughly enjoyed, states John A. Nichols, secretary. "We have an electric U.F.A. sign outside our hall now, so that any visitors or members will know when we are at home."

FURNISHED HOSPITAL WARD

At the close of 1927, Olds U.F.A. Local had a cash balance of \$88. Last year they furnished a one-bed ward in the Olds General Hospital at a cost of \$160, the money being raised by selling twine, coal and posts. At the annual meeting E. Espersen and J. C. Dawson were re-elected as president and secretary respectively.

LIKE THE ANCIENT GIANT

A. L. Sanders, M.L.A., addressed the annual meeting of Westwoods U.F.A. Local urging the necessity for maintaining an active organization. R. Airey also spoke, likening the position of the farmers with that of the ancient giant who was blind in one eye. "Like the blind giant of old," he said, "with one eye open now, our enemies are greatly disturbed for fear we will gain sight of the other eye."

ACADIA PROVINCIAL CONVENTION

The Annual Convention of the Acadia U.F.A. Provincial Constituency Association will be held in Paget Hall today (January 16th), commencing at 10 a.m., according to a notice issued by Ray Anderson, secretary.

HOW MEMBERSHIP WAS DOUBLED

Painter Creek U.F.A. Local has had much better meetings since they started to hold them in the homes of members. The meetings are begun with community singing and after the business, refreshments are served, followed by informal discussion and more singing. Since this plan was adopted the membership has been doubled, reports the secretary, Soren Meyer.

RAISE DELEGATE'S EXPENSES

At the annual meeting of Collholme U.F.A. Local, G. R. Robison was elected president and E. B. Allen was re-elected secretary. The president was appointed delegate to the Annual Convention, and it was decided to raise funds for delegate's expenses by donations. In addition to the regular officers a program committee and a lunch committee were appointed.

BIG SAVINGS ON PURCHASES

The purchase of flour and coal co-operatively proved a big saving to members of Buffalo View U.F.A. Local, according to a report from O. J. Gould, secretary. During the year this Local put on a number of dances and entertainments to raise funds, and to benefit the district socially. A subscription list was circulated and funds were contributed to help a family in the district who had lost everything by fire. H. R. Almost is president for 1928.

TO REORGANIZE LOCALS

A letter from C. J. Stimpfle, secretary of the Athabasca U.F.A. Federal Constituency Association, states that plans were made at the recent convention for reorganization of Locals in the constituency. Each director is arranging a series of meetings in his district, in conjunction with D. MacLachlan, constituency Director. A special appeal will be made for funds to meet the deficit of the Association.

LOCAL DOES \$25,000 BUSINESS

The total turnover of the business done by Okotoks U.F.A. Local in 1927 amounted to more than \$25,000. Eight cars of coal were handled, also one car of posts, at a saving to the members. Thirteen carloads of hogs had been shipped out since March 17th, the cost of shipping, per hog, varying from 45 to 77 cents. Five carloads of cattle were handled, bringing a net revenue to the shippers of \$6,291.09. The average cost of shipping was \$2.76 per head.

E. A. Goettler, president of the Local, was appointed delegate to the Annual Convention; J. M. Hutchinson was elected shipper, and secretary of the Local for 1928.

A very hearty vote of thanks was tendered to C. G. Barker, who had acted as president for two years.

TELEPHONES FOR SCHOOLS

At the annual meeting of Three Hills U.F.A. Local a resolution was passed asking the Government to instal telephones in rural schools. Speakers supporting the resolution referred to the anxiety suffered by parents for the safety of the school-children during severe blizzards. Another resolution requested the municipal authorities to take up the matter of having automatic stop signals placed at the two crossings in town.

A resolution was passed expressing sympathy with the family of the late J. A. MacIntosh and several speakers referred feelingly to the loss sustained by the organization in Mr. MacIntosh's death.

A life membership was presented to H. A. Wolfe, in appreciation of his services as secretary since 1923.

GREATNESS

"True greatness wears an invisible cloak, under cover of which it goes in and out among men without being suspected; if its cloak does not conceal it from itself always, and from all others for many years, its greatness will ere long shrink to very ordinary dimensions. What, then, it may be asked, is the good of being great? The answer is that you may understand greatness better in others, whether alive or dead, and choose better company from these and enjoy and understand that company better when you have chosen it—also that you may be able to give pleasure to the best people and live in the lives of those who are yet unborn. This, one would think, was substantial gain enough for greatness without its wanting to ride rough-shod over us, even when disguised as humility." —Samuel Butler in "The Way of All Flesh."

RALEY ANNUAL MEETING

"Raley U.F.A. and U.F.W.A. Locals promise well for the coming season," writes a member of the U.F.A. Local. "We are not very strong, being a small community, but we are 90 per cent organized. The U.F.W.A. plays a most important part; they hold their meetings the first Thursday afternoon of each month, and never fail. The meetings are held in the members' homes, in turn, and after the business refreshments are served. Mrs. H. J. Flock and Mrs. Alf. Barby are the officers for 1928.

"The U.F.A. Local is a close second to the U.F.W.A., as many resolutions originate in this small Local. Many farm problems are discussed; subjects are assigned to members a month in advance. At the last meeting grain grading was a 'hot subject'; we all feel it is a wholesale steal, but none were able to devise a plan that would take its place. We look to the Annual Convention to bring out something that will give us some relief. H. J. Flock and Ken Walter were elected president and secretary for the coming year."

CAMROSE U.F.W.A. LOCAL

The annual meeting of Camrose U.F.W.A. Local elected Mrs. J. P. Slattery president and Mrs. W. W. Harber secretary.

SO NEAR—YET SO FAR

"I saw your husband in the crowd in town today. He was so close that I could have touched him."

"That's strange. At home he is so close that nobody can touch him." —Tit-Bits.

Is Mutual and Governmental Fire Insurance of Public Buildings Desirable?

Doughty Champions Argue Pros and Cons of Proposed Plan in Agricultural Committee of the Alberta Legislature.



By J. P. WATSON,
U.F.A. Staff Correspondent

Of all the questions which engaged the attention of the members of the Agricultural Committee of the Legislative Assembly last session none exceeded in interest that of mutual or governmental insurance of public buildings. The idea was first mooted during the progress of the debate on the address. Fred White, Labor leader, went into detail in regard to the matter at that time, and later, at the instance of Sam Brown, U.F.A., High River, the project was thrown into that whirlpool of debate, the agricultural committee.

Two Doughty Champions

After the smaller fry had participated at some length, the question resolved itself into a pitched battle between two doughty champions, one of whom had been in the insurance business since he was sixteen, who had in fact grown up with the business until he had reached the top rung of the ladder and was chosen to represent the Insurance Underwriters' Association of Western Canada. The other, who "as you know him all, a plain blunt man," had until some short months ago, never given the question of insurance more than a passing thought. Nevertheless, it was "some" battle, because the latter more than made up for brevity of association by his intense application, his persistent investigation, and the enthusiasm of a zealot or crusader.

In the preliminary skirmish, Labor, as was to be expected, took a prominent hand in the debate. That was prior to the calling of witnesses. At the conclusion of a speech by Fred White, Mr. Hoadley reminded the Labor member that on the floor of the house the Premier himself had intimated that the Government was preparing to take some forward step. Sam Brown was alert. "Does that apply to school properties as well?" was the gist of his question. The Minister admitted that while there was a case for the insurance of school buildings the Government did not contemplate going to that length just yet. Their idea was to confine the initial venture, if any, to Government Buildings.

The arguments against the scheme were outlined by the Superintendent of Insurance at the request of the Committee, and on his recommendation the members decided to call in expert testimony, in the shape of some representative of the insurance companies. That is how the big battle came to be staged on the second day's hearing.

At the risk of wearying your readers I would like to give the arguments of both sides as fully as possible, and as nearly in the language of the participants as possible.

"Ware the Black Douglas"

The first witness was Mr. Harrison, representing the Underwriters, followed later by William E. Turner, of the Calgary School Board, representing Labor, or at least called to give evidence at the instance of the Labor members. Mr. Harrison, it will be noted, struck a warning note throughout his entire address, reminding me at the time of the bedtime lullabies of the English Border-

We publish below the report by J. P. Watson, staff correspondent of *The U.F.A.* in the Alberta Legislature, of the evidence re mutual and governmental insurance of public buildings given in the agricultural committee last session. Completion of this report was deferred pending receipt by Mr. Watson of the official stenographic record of proceedings in the committee. With this in his possession the detailed summary of the evidence on this important subject has been prepared by our correspondent and is given on this and following pages.

ers, "Hush ye, hush ye, dinna fret ye, The Black Douglas shall not get ye." There seemed to be a Black Douglas concealed in every phase of his argument.

The Old "Bolshevik" Stunt

It may have been pure coincidence, or it may not, but on the morning when the debate was to be staged, a Calgary daily paper featured an article in which the whole subject of governmental insurance on public buildings was depicted as the inception of Bolshevism, and William E. Turner grilled as a living exponent of what that dread disease could do to a man otherwise sane. But it didn't "phaze" the Calgary witness. Holding the paper aloft he dramatically invited the committee to take a good look at him, as that would be the first and possibly the last time they would have the opportunity to envisage a real live Bolshevik. The committee smiled.

Mr. Harrison Gives Evidence

In rising to give evidence, Mr. Harrison said that while technically he represented the Western Canada Fire Underwriters Association, his remarks applied to practically all insurance companies, and practically he represented the business as a whole.

The question, he said, was primarily whether the Province should cease to insure its public buildings, etc., with an insurance company by an annual premium or cancel the insurance and carry their own by providing a fund.

Remarking that "you are not paying an insurance premium of any kind; you are buying protection," Mr. Harrison went on to say: "We are not gambling with you as to whether this or that building will burn or won't burn down. We are selling you protection which in the aggregate amounts to many dollars more than the premiums paid. The same argument holds whether it is life insurance, accident insurance or fire insurance. . . . Past experience in the fire insurance business is no definite guide as to the future. (It) is the only thing we can use to base rates on, but the experience of a few years cannot foretell the disaster that may happen within twenty-four hours. The experience of 24 years did not foretell the San Francisco fire or the Toronto fire."

What Province Pays

Mr. Harrison produced a fairly complete statement of the property of the Province on which insurance is carried, and of the types of building, and so forth, and said that on an annual basis the premiums paid for insurance by the Province to the Companies totalled about \$34,000, including the University, Parliament Building, school houses, the Government Liquor Control Insurance and the Telephones, while if all figures were available the grand total might be about \$40,000.

"That," said the witness, "seems a good deal of money to put out in premiums in one year, and it may be true that the experience on this particular group of buildings has been pretty good in the past. . . . The past is no guide as to the future."

Mr. Harrison added that "if all the buildings of the Province of Alberta were of the most modern fireproof construction, if it could be said at no point in the Province of Alberta could you have a loss of more than \$15,000 to \$20,000 then you might be justified in setting aside a sum equal to the annual premiums and out of this carry the losses. Is that the case? . . . On the Ponoka asylum I find . . . \$71,500 on a building known as the men's building. It is of ordinary brick joist construction with wood roofing. I have another item of \$44,000 on a power plant and contents. The Ponoka farm properties are insured under separate insurance schedule, \$22,500 on the cow barn and silos."

Various Public Buildings

The representative of the insurance business proceeded to give details of various other Provincial buildings, which are summarized as follows:

Oliver institute, insured \$28,000 on boiler and power house (brick wood joist); \$15,000 on cow barn (frame).

"Terrace Property" (Old Government Buildings) Edmonton, insured \$52,800, with premium \$1,488. For the most part, buildings of inferior type of construction.

Alberta University Buildings "Athabasca Hall," insurance carried \$276,000, all brick joist construction; "Assiniboia Hall", brick joist construction, carried \$158,000. Is of brick joist construction. Barns of frame construction.

Mr. Harrison said that these buildings were subject to total loss, because if they were burned, a new type of construction would be used in rebuilding. Altogether in the University schedule there were items totalling close to \$400,000 on which protection was given for a premium of \$9,000 for a three year period. "And these buildings may burn any moment. You say that they have not burned. Our experience of public buildings in the Province of Alberta has been excellent."

Mr. Harrison said he was sceptical about any building being immune to damage by fire. He went on to give instances of public buildings which have burned in the not distant past, including Brandon Asylum, three fires from 1910 to 1928 totalling loss of \$475,000; Brandon Experimental Farm, loss of \$40,000 in

1916; St. Boniface College, total loss of \$221,000; public school, St. Boniface, though "fire proof construction," burned in 1923 with loss of \$125,000; engineering building, University of Saskatchewan, destroyed by fire 1923, loss \$300,000, insurance carried \$124,000, Province of Saskatchewan having to stand the difference; Liquor Control Warehouse, Regina, value \$250,000, loss by fire \$46,000, premium paid that year \$16,000.

Mr. Harrison said, with reference to the last named item, "It is going to take a good many years for the companies to break even on Saskatchewan Liquor Board Insurance on account of the recent loss."

"An Outstanding Case"

Citing various other fires which destroyed or damaged public buildings, Mr. Harrison mentioned a loss of \$100,000 on the Riverside School, Montreal, on the total Montreal Protestant Board property of \$5,853,000. The premium might run to \$50,000 for 3 years. "They have in that one fire eaten up nearly six years' gross premiums, to say nothing of the companies' expense. It will take the companies ten years to break even on this one loss. . . . It is an outstanding case. My whole argument is that the same thing may happen tomorrow. Some 20 years ago the city of Montreal elected to carry its own insurance, and put aside a fund of \$10,000 a year. Just a few years ago the Montreal city hall burned

IMPORTANT NOTICE TO WHEAT POOL MEMBERS

It is very important that Wheat Pool members who have not already done so should send into the Pool head office, their delivery checking coupons.

A considerable percentage of members who have delivered wheat have not sent these coupons in. An interim payment will be made in the near future and these coupons must be in the office during the present month. Otherwise, those who have not sent these coupons in will have to wait a little longer for their payment.

This is a very important matter and the co-operation of the members in this respect is urgently requested.

with a total loss of \$10,000,000 in the same year as the market burned, and another valuable public building, and it would probably be not far from \$15,000,000 that the city of Montreal had to find from taxes when all they had was \$200,000 in the fund, when the whole property could have been insured for some \$25,000 a year.

"I have mentioned these cases because this is the crux of the matter to my mind. The proposal will put the Government

of the Province of Alberta in the position of an insurance company. It is all very well to say your past experience denies what I have been telling you. Your past experience has been good, and you are willing to assume your experience in the next few years will be as good."

If it were proposed to establish a state fund, the position of that fund ten years from now must be considered. "Is it ever going to get to the position where we can stand the loss of Assiniboia hall without coming to the taxpayers?" asked Mr. Harrison. "Or Athabasca with \$276,000 liability?" . . . I have a concrete example of the folly of basing your decision on a matter of this sort solely on past experience."

Farm Loss Rates

Mr. Harrison went on to say that the farm business had been highly profitable in Western Canada to the insurance companies up to 1920, but in 1921 the figures of losses jumped. "In the farm business for 20 years the companies had been making good money, but in less than three years we lost all the money we had made out of the farm business for ten or fifteen years."

The State of Wisconsin

With reference to the state of Wisconsin, where there has been a state insurance fund for over twenty years, Mr. Harrison said that while the fund was

(Continued on page 26)



Snow Capped Sheaves



A coin dropped from your hand?
You have lost it in the snow?
The winter wind whipped from you
A dollar bill or so?
Come! Lift the corners of your mouth!
Things might be worse you know.

Poor city man! hurrying
From home to store,
From store to banks,
Depositing your daily gain,
Returning home and worrying
It were not more.
You've cause for thanks,
Come winter's snow or summer's rain.

Come with me to the farm!
Our coach will carry us in comfort
Over the hard dry road of glistening snow.
Stay! I was dreaming. The illusion
Of a car, with its ease and speed,
Its shelter from the biting blasts of winter,
Had come to be almost a reality with me.
My team, the sleigh-box full of straw,
Awaits us round the corner. Let us go.

You were here in the fall, and saw our fields of wheat,
A swishing, sunlit sea of gleaming, golden grain,
Waiting expectantly the musical murmur of the machine
That should lay it low, and bind it firm
Until the thresher's winnowing
Should make mountains of the straw, and pour
The precious kernels, a life sustaining stream,
Into the bread bins of a hungry world.

Before you lie those fields, in silvery silence,
Sealed these many weeks with winter's cold hard seal.
The secret whisperings of spring, the summer's sunny song,
Fall's lilting laughter too, lie hushed beneath a crust of snow.
The sheaves the stooker stood in rhythmic order, row on row,
Mock me daily, like the frozen snow-capped waves
Of a dreary Arctic landscape, some artist's crazy dream.

I laid great plans in the fall.
The copious rains of summer,
Alberta's early-rising and late-setting sun,
Brought to maturity, though somewhat slow,
A fuller harvest than fancy's farthest flights

Had led me to expect or hope.
I saw myself again, a man set free
From the cumbering cares of poverty.

I lay awake at nights, and filed away
The discharged mortgage of the farm,
And banker's note with interest fully met.
I went to town and purchased with great pride
The hat and gown for which my wife had longed.
There passed before my fancy's eyes
A line of modern coaches glitteringly new,
Into one of which she stepped and drove away,
A princess of the farm, her youth renewed,
Beauty again aglow upon her faded cheek.

I sent my boy to college, and my girls,
We set up homes for them, and wed them well;
The institutions of our rural life set firm;
The school and church repaired and painted new.
From out full purse, with free and liberal hand
I gave glad gifts to relatives and friends,
Who many years had known the pinch of need.

The dream, hope's fever, passed and gave place
To that delusion of our kind: "next year."
The stark reality faced me in November.
Winter had come. The soft falling flakes,
And later whirling drifts, locked in cold embrace
My golden harvest, my wealth laden fields.
For some months more, unless a warm Chinook
From the great Pacific's sun-kissed sea
Shall drive away the snow and dry the grain,
We must eat simple fare, and wear the clothes
Of humbleness and meet frugality.

But cheer up, Friend! The year is on the turn.
Spring soon will come and snow shall disappear.
Our neighbours, who, more fortunate than we,
Gathered the bounteous harvest of the year,
And southward took their flight, like birds,
Seeking to sun themselves on softer shores,
Shall come back home and help us harvest too.
Sowing and reaping shall come together.
Two harvests in one year shall be
Long-living landmarks of glad memory.

NORMAN F. PRIESTLEY,
Coaldale, Alberta.

December, 1927

NEWS FROM ALBERTA DAIRY POOL HEAD OFFICE

Official Information for Members of the Alberta Co-operative Dairy Producers, Ltd.

Trends in the Production of Dairy Products

Dairying has been frequently termed a hard time occupation. In countries where land is cheap the dairying industry makes slow progress just so long as crop conditions are good and grain sells for a fair price. When crop conditions are poor and times are hard, farmers turn to the milch cow. Alberta's dairy production reached its peak at the end of a series of lean crop years. During the four years of agricultural depression from 1921 to 1924 the average acre of wheat in Alberta yielded in dollars and cents only \$12.23 and during the past two years, i.e., 1925 and 1926, Alberta's acres of wheat averaged \$19.79, an increase of over 60 per cent in the farmer's income from growing wheat.

Decline in Production

In 1920 Alberta produced 11,821,291 lbs. of creamery butter. During the four years of hard times from 1921 to 1924 butter production in Alberta had almost doubled, reaching the high peak of 22,339,857 lbs. in 1924. Since that time Alberta's production of butter has declined. In 1926 only 19,912,466 lbs. were produced. From Alberta's experience one would conclude that dairying is indeed a hard time occupation. Alberta, however, is still in the pioneer stage of cheap land and sparsely settled districts.

Forty years ago Wisconsin and Minnesota were among the leading wheat growing states of that time. As the population grew land increased in value. Gradually the speculative type of farming gave way to a more diversified type. For example, in 1879 Wisconsin had a wheat acreage of approximately 2,000,000 acres. In 1925 only 120,000 acres were seeded to wheat. Today Minnesota, Wisconsin and Iowa are the leading dairy states in the United States. Together these three states produce more butter than the combined production of Canada, New Zealand and Australia.

Butter Production of 1925

Canada.....	169,500,000 lbs.	Minnesota.....	245,669,000
New Zealand.....	153,400,000 lbs.	Iowa.....	165,835,000
Australia.....	234,700,000 lbs.	Wisconsin.....	161,369,000
Total.....	557,600,000 lbs.		572,873,000

Production of Creamery Butter in United States as a whole for 1925 was:

Minnesota.....	245,669,000
Iowa.....	165,835,000
Wisconsin.....	161,369,000
Nebraska.....	83,930,000
Ohio.....	77,568,000
Other States.....	627,157,000
Total.....	1,361,526,000

NOTE: Wisconsin in addition to being a large butter producing state produces over 75 per cent of the production of American cheese.

Transition in North Dakota

If we examine North Dakota, the largest wheat growing state in the United States at the present time, we find the same transition from grain growing to diversified farming taking place. The following statistics reveal the rapid growth in dairying in North Dakota as compared to Alberta:

Alberta Creamery Statistics

	1916	1921	1926
No. of Creameries.....	57	44	99
Creamery butter made, lbs.....	8,521,784	13,048,493	19,912,466

North Dakota Creamery Statistics

	1916	1921	1926
No. of Creameries.....	38	47	63
Creamery butter made, lbs.....	3,320,767	16,102,900	32,375,750

NOTE: In addition to the production of 32,000,000 lbs. of creamery butter within the state, North Dakota shipped out cream to other states equal to a production of 22,000,000 lbs. of butter. In the ten year period from 1916 to 1926 Alberta's production of creamery butter increases 134 per cent while North Dakota's increase in the production of creamery butter was 908 per cent.

Percentage Increases Since 1925

Another significant fact is, that during the past decade the largest wheat growing province in Canada, Saskatchewan, and the largest wheat growing state in the United States, North Dakota, have the largest percentage of increase in the production of creamery butter in any province or state in these respective countries.

Production of Creamery Butter for 1915, 1920 and 1925 is as follows:

	1915	1920	1925
Manitoba.....	5,839,667	7,666,802	13,663,312
Saskatchewan.....	3,857,862	6,638,895	15,964,233
Alberta.....	7,544,148	11,821,291	19,630,101
Minnesota.....	126,150,665	136,229,843	260,638,627
Iowa.....	89,834,005	89,179,612	165,834,574
North Dakota.....	3,210,767	16,102,900	32,375,750

NOTE: The figures for 1916, 1921 and 1926 are used in the case of North Dakota.

Percentage Increase

	1920 over 1915	1925 over 1920
Manitoba.....	31%	78%
Saskatchewan.....	72%	140%
Alberta.....	57%	66%
Minnesota.....	10%	87%
North Dakota.....	401%	100%
Iowa.....	0%	86%

Although neither Saskatchewan nor North Dakota have a large dairy production as yet the trend towards diversified farming indicates that dairying is to play an important part in the future system of farming in Western Canada.

An Incorrect Theory

There are those who maintain that climatic conditions in Alberta are so different to the conditions that exist in the leading dairy countries that dairying will never become a major occupation in Alberta. In the dairy states of Wisconsin and Minnesota the pasture season averages not much more than five months. The winters are long and dairy cows must be well fed and kept in warm barns most of the winter. The yields of grain crops from year to year vary in these states just as they do in Alberta. In Alberta, however, dairying with most farmers is merely a side-line. When crop conditions are poor feed is scarce. Without cheap feed dairying cannot be carried on profitably. Hence, many come to the conclusion that Alberta is not a suitable

REMEMBER!

ANNUAL MEETING OF DAIRY POOL, EDMONTON, FEBRUARY 15th.

dairying country. Such a conclusion is wrong because dairying depends more on good management than upon nature. The fact that Alberta is a country of changeable crop conditions is all the more reason why Alberta should develop an extensive dairying industry. The possibility of taking the speculative element out of farming in Alberta and placing agriculture on a stable basis lies in dairying. In the past, however, no provision has been made for the lean years. As a rule the surplus feed over and above current requirements is sold for cash.

Value of Silo

The value of a silo is only beginning to receive consideration in Alberta. In Wisconsin there are more than three silos to every section of land in the state. In North Dakota where a few years ago a silo was practically unknown we find today over seven thousand silos. A review of North Dakota's agricultural history reveals periods of drought and poor crop conditions far more severe than anything Alberta has had to contend with. With this experience, North Dakota is bending every effort to develop the dairying industry on an extensive scale. It is the one stabilizing factor where agriculture is subject to variable crop conditions.

In the report of the Commissioner of Agriculture and Labor for the state of North Dakota, year ending June 30, 1926, Dairy Commissioner John Husby, makes the following statement:

"As things now stand the Department, because of insufficient help and means, becomes merely a police department. Very little time, indeed, can be given to any constructive or educational work.

"There is a crying need in the state to help sponsor and give support to the organization of farmers co-operative creameries. There is need for them in many places and conditions are ripe for their organization. What is needed is intelligent advice and leadership to have them promoted.

Great Field Untouched

"Furthermore innumerable requests have come to the Department for assistance in developing the dairy industry along other lines. Requests have come for assistance in the organization of Farmers' Co-operative Shipping Associations. True, assistance has been given in many instances to the best of the ability of the Department, but there is yet a tremendous field untouched just because of lack of money and help.

"The Department has assisted in the organization of a co-operative creamery and has taken part in the meetings in other communities where they are being planned. It is also true that the Department has assisted the Extension Department and other organizations in a number of counties in the promotion of Pure Bred Sire and Better Cow Campaigns.

"The Department, however, would have given considerable more help along

these and similar lines provided it had not been overwhelmed with a routine of inspection and supervisory work in connection with a large increase of cream stations and creameries.

"These recommendations are made, not with the idea of heaping another tax burden upon the people, but because it is so essential to give the proper supervision and direction to this one leading industry of the State."

MacGuire's View

Manager A. J. MacGuire, of the Land o' Lakes Creameries of Minnesota, after a recent visit to North Dakota, makes the following comment:

"We had the pleasure of visiting the surrounding farming country and were astonished at the progress made along dairy lines by many of the farmers. In fact, we saw some of the finest dairy farms we have ever seen anywhere.

"Alfalfa and sweet clover seem to have received special attention there. This year's crop of alfalfa on some of the farms would seem to be enough to last two or three years if all fed on the farm. That should be the system in the Dakotas, to have the fat years provide for the lean ones and alfalfa and silage can be carried over a number of years.

"We found the farmers out there happy over their big 1927 grain crop but when you talk with them it is not grain they talk about, but alfalfa and sweet clover and cows and co-operative creameries in which they can manufacture their cream into butter in their own State where they can certainly make better butter than by shipping the cream two or three hundred miles."

Such is the tendency in a state where wheat growing is still the major industry.

Dairying and Land Values

Where land values are the highest there we find dairying developed to the greatest degree. Land values rose higher in Iowa during the war period than in any other state. While corn was \$2.00 per bushel and hogs 21c per lb. there was very little dairying done in Iowa. As a consequence Iowa's production in 1920 of creamery butter had made no increase over the production of 1915. However, during the past five years, since 1920, the increase alone in the production of Iowa's creamery butter is equal to one-half the total output of New Zealand.

However, it is in New Zealand that land values rose the highest during the war inflation period. Sheep ranching could no longer exist on land values of from \$200.00 to as high as \$500.00 per acre. In New Zealand sheep ranching and grain growing have given way to dairying. Today over one-half of the farmers in New Zealand are classified as dairy farmers.

We may well ask ourselves the question, why does dairying prosper and progress in Iowa, Wisconsin, Minnesota, and New Zealand where land values are high and seems to decline in Alberta where land is cheap. The answer is—Human Nature. Human Nature leads the majority of people to follow the paths of least resistance. Where land is cheap and plentiful man can afford to gamble with nature. Wheat growing is the easiest means of earning a living on an Alberta farm provided yields and prices are normal. However, the farmer has neither control over the yield nor price of his wheat. Through co-operative effort he may steady the price of wheat and market it more efficiently. But, apart from good meth-

ods of farming he has no control whatever over the yield. If the yield is good he wins. If the yield is poor he must milk cows and raise hogs. Speculative agriculture is neither good for the individual nor the state. Diversified farming is the foundation of a stable and permanent agriculture.

Guaranteed Income

Dairying guarantees a daily or monthly income with which to meet the every day expenses of living and farming. It provides a regular routine of work so that farm help can be engaged and employed to advantage the year round. Where dairying and diversified farming is practised agricultural immigrants can secure yearly employment. An immigration policy will always be confronted with an unemployment problem where farm help is only employed for seasonal periods.

Grain farming is a seasonal occupation. Farm laborers are required in great numbers for short periods of the year. These men must be provided with one of the following:

- (1) Work during the period they are not required as farm laborers.
- (2) Paid sufficient wages by the farmer

so they may live in idleness for long periods.

(3) Provided with unemployment relief by the state and municipalities during the time they are out of employment.

The returns from dairy farming are determined more by management ability than any other type of farming. A field of wheat will provide no other income except from the wheat it yields. If wheat fails no degree of good management during that year can make that field earn a profit for its owner. A cow does not depend directly upon nature for the returns she earns for her owner. She is a factory. The farmer is the factory manager. His ability to grow or purchase at the lowest cost the best raw materials to keep his factory operating at full capacity determines the profit he earns.

Grain Farming Hazardous

However, in a new country where land is cheap and when crop conditions are good no type of farming pays so well as grain farming. Nevertheless the history of grain farming reveals the fact that in spite of all the scientific knowledge that is available, grain farming alone is hazardous and undependable.



A Trip Through Industrial Canada



By H. E. SPENCER, M.P.

On an invitation from the Secretary of the Association of Canadian Clubs, I journeyed to Ontario in November to give an address before the clubs in question; my subject being, "A Western Point of view." The Association of Canadian Clubs have recognized the difficulty of the various Provinces of Canada understanding each other owing to distance and their different economic interests. They decided, therefore, on the very excellent idea of exchanging speakers and thereby giving each Province first-hand information on conditions elsewhere.

Heart of Industrial Ontario

My itinerary took me through the heart of industrial Ontario. During the tour I took the opportunity of looking over a number of factories, all of which seemed busy and most of them very clean, owing to the hydro-power used. The amount of automatic machinery being installed, making it possible to produce more with less man power, reminded me of similar conditions seen in England a few months earlier. I found a difference of opinion with regard to the British Preferential Tariff; for instance in one town it was highly commended as it meant the making of the Canadian tobacco industry, while in the next it was equally criticized owing to the competition of British imports.

I found my audiences keenly interested in knowing more about Western Canada. So far they appear to have absorbed a one-sided impression, largely gathered from highly coloured immigration and real estate propaganda literature. The costs to Western Canada through the policy of thin and widespread settlement, bringing in its wake the problems of railway construction, road making, telephones, school districts and postal service, was a surprise to them. They had not realized, also, what it meant to the country to have large tracts of land exempt from taxation for a number of years; which meant of course the increase of taxation on the early settlers to carry

on their local government whether school municipal or Provincial.

I also pointed out the geographical handicap the West had in regard to its ultimate market for farm products. Few seemed to realize that Alberta and half of Saskatchewan could reasonably be considered as Pacific territory; and the excellent grade on the Canadian National Railway through the mountains had not been realized and therefore not appreciated by them.

Handicap of High Freight Rates

The handicap of the high rates of interest in the West was referred to by me and recognized by the audiences. Also the information that freight rates on Western cattle to Liverpool had increased 100 per cent since 1913 was another surprise.

My general impression was that information of a one-sided character had been "fed" to Eastern Canadians; for when outlining the high and low lights of the Prairies, they appeared to have only heard of the former. Under these circumstances it is only natural that they would have small sympathy for our misfortunes or handicaps.

I received the greatest kindness throughout the Province and I am convinced they would welcome first hand information. By getting the facts they in turn will give us more sympathetic consideration.

Without a proper knowledge of our successes and failures, our advantages and drawbacks, it is impossible for them to understand our position. With a better informed public we should get better informed members of Parliament from industrial Canada and therefore easier co-operation in dealing with legislation concerning the Prairie Provinces.

The problem is not that they don't want to know, but that they do not understand the western conditions and therefore the greater reason for further exchange of speakers.

News from Alberta Wheat Pool Head Office

Information for Members and Locals Issued by the Department of Education and Publicity of the Alberta Wheat Pool.

Sixty years ago the Danes were a nation of peasants. Today they are a nation of independent farmers, prosperous and free, masters of their own economic destiny. Such results do not spring from a few heated mass meetings or a hectic membership campaign for a co-operative marketing society. A growth like this means that a lot of hard work has been put into the preparation of the social soil. The Danish farmers fertilized their farms with their own brains, after they had subjected their brains to a special kind of schooling they had themselves created outside the regular school system of Denmark. The Danes have proved that there is no fertilizer on earth equal to free mind.

Diagnosing farm distress as "sleeping sickness" Josephus Daniels, ex-secretary of the U.S. navy, fired a heavy broadside of pool propaganda at a recent meeting of the Kirby Township (North Carolina) Farmers' Club. "The day of individualism has been done away with," declared Mr. Daniels. "We are in the A.B.C.'s of a new day, when we must learn the value of co-operation, the doing of big things in a big way by means of co-operative effort instead of attempting it single-handed. The modern conception of doing things is tending towards co-operative effort and, until the farmers wake up from their sleeping sickness and realize this fact, they need not hope or expect to be abreast with other industries."

An analysis of "street" wheat prices and deliveries covering the 1926-27 crop year shows that of 84,330,764 bushels delivered at Alberta country points, 65,773,442 bushels were delivered when the Western Grain Dealers' price was under the Pool price of \$1.22 No. 1 Northern. A total of 18,557,323 bushels were delivered when their price was over \$1.22. In other words, the Pool price beat the Trade price on Alberta street wheat close to 4 to 1.

The obstinacy with which the Trade conceals figures of prices actually paid for wheat deliveries is quite understandable in view of these figures. They want to stay with their fairy-tale which refuses to take such fundamental things into account.

The *Grain Trade News* could add considerable to the education of Western Canadian farmers if it published the figures of the amounts paid by the Grain Trade to the farmers, along with the bushelage of wheat handled. This information would provide grounds for a real comparison between Pool and Grain Trade systems. The *News* might also give the overhead expenses of the various companies who comprise the Grain Trade, the profits or losses, the amounts paid to shareholders and the amounts "plowed back" into the assets of the companies. The Pools provide complete financial reports available to everybody. Why not the Grain Trade?

The year of 1928 now stretches before us with all its hidden hopes and fears. Humanity, ever optimistic, surges forward eager and anxious to unravel the mystery of the future.

The past year has been a big one for the Wheat Pool. It has operated smoothly and efficiently; with world wheat increased in production almost 260 million bushels, prices realized have been satisfactory.

Thoughtful wheat producers can find abundant food for reflection in this statistical data:

Year	Pool Price	World's Production
1924-25	\$1.66	3,471,823,000
1925-26	1.45	3,919,431,000
1926-27	1.42	4,181,130,000

The Pool price during the 1926-27 year was above the average opening market price (except for a few days) because the Pool sold 52 million bushels in June, July, August and September when the non-Pool farmers had no wheat to sell.

The Pool proved itself an invaluable ally to wheat producers in Canada during the past year.

Equity Union Exchange.—A real co-operator is not a speculator. He is not a gambler. He is engaged in a business that has no blanks. In this business every member benefits in exact proportion to his support of the business. And if the business is not supported the member gets no direct benefits. Therefore, if no benefits are derived from the co-operative concern the fault lies with the member for failing to support the organization.

CO-OPERATOR NOT A SPECULATOR

A co-operative concern responds generously to loyal support and loyal support will bring a large volume of business which brings a greater net return to the member. Time, money and patronage invested in a co-operative concern returns handsome dividends and results to the member.

A high tribute to the influence of the Canadian Wheat Pool on world prices the past year is given in a review of the world wheat situation in 1926-27 by the Food Research Institute of Leland Stanford University, California.

HIGH TRIBUTE The report gives statistics proving that the United States, Canadian and French crops were greatly underestimated and the world crop of 1926 was the largest ever harvested except in 1915.

"Despite the huge world crop," the review states, "world prices were not so low as in 1923-24. The distribution of crops between exporting and importing countries, growing population and demand for white bread, a general upbuilding of stocks, economic recovery in Europe, and strong holding by exporters (notably the Canadian Pool) helped to maintain prices."

When members have sufficient confidence in their association to ignore the occasional tempting offers of private dealers.

When members can talk as intelligently about the plan and purpose of their organization as about the productive operations of their own farms.

CO-OPERATION SUCCEEDS When the foundation of co-operation is not a promise of profits, but a conviction that co-operation will bring the best possible returns under the circumstances.

When members ignore rumors, always seeking the facts of the business.

When the management knows the pitfalls of both private and co-operative business enterprises and seeks constantly to avoid them.—Milk Producers' Co-operator in North Carolina Cotton Grower.

From articles that have been printed in the *Dearborn Independent* for the past several years and also published elsewhere, the public has formed an opinion that Mr. Ford was very antagonistic to the co-operative marketing scheme. Quite recently, however, Mr. Ford seems to have changed his attitude entirely along this line and public statements accredited to him state that he believes that great good can be worked out for the farmers on the co-operative plan.

CHANGED HIS MIND As further evidence of Mr. Ford's sincerity in his attitude towards co-operative marketing we are quoting from an article recently published in the *Wall Street Journal* in regard to Mr. Ford's purchases of wool direct from the growers.

"Another step toward control of its raw materials was taken by Ford Motor Co. this year, when it began buying wool for automotive upholstery in production quantities direct from the grower. Ford purchases of wool direct from the grower in 1926 totalled 340,000 pounds. This year the total amounted to 1,350,000 pounds.

"In deciding to buy direct from the grower the Ford Motor Co. was influenced by the hope that its contact with him might serve to develop a form of co-operative effort believed necessary by the Federal Department of Agriculture, and lead to an improvement of product which would benefit the grower as well as the purchaser."—North Carolina Cotton Grower.

The Pool Elevator agent is a strategic element of great potential force in the Pool organization. He is only useful, however, as he understands and appreciates the nature and purposes of the Pool organization. His greatest usefulness is not as an elevator agent alone, because there are at present over 4,000 of these in Western Canada, most of whom have not nearly enough to do.—Western Producer.

Alberta Wheat Pool Elevator Page

The following is quoted from a circular issued by C. M. Hall, Manager of the Pool Elevators, to his elevator agents, during December:

While it is an innovation, it is, nevertheless, pleasing for me to be in a position to advise all employees with respect to the financial outcome of our operations during the past season when we operated forty-two country elevators and one terminal located at Prince Rupert.

Briefly the results are as follows:

Grades and Dockage

Through our country elevators we handled 5,273,713 bushels, or an average of 125,565 bushels per elevator. At Prince Rupert we handled 5,588,845 bushels. At points where we did not have elevators, members of the Pool loaded over the platform and shipped direct to us 1,900,000 bushels. Our overage in weights at country elevators amounted to approximately 6-10 of 1 per cent. Our loss in grades exceeded our gain in grades by approximately \$4,500.00. Our overage in weights at Prince Rupert amounted to approximately 1-6 of 1 per cent. The net savings effected, or what, by the Line Grain Trade, would be called "profits", amounted to \$327,005.43. This is equivalent to 4½¢ per bushel on the total wheat handled through and by our forty-two country elevators. This saving of \$327,005.43 was turned over to the Alberta Co-operative Wheat Producers, Limited, and paid to the Pool members in their final payment. The total quantity of Pool wheat in Alberta last year was in excess of forty-four million bushels.

Savings Effected

The savings effected by the Country and Terminal Elevator Departments of the Alberta Pool amounted to 3-4 of 1¢ per bushel on the total Pool wheat handled in the Province. It will, therefore, be apparent to you that the farmer, whose wheat produced these savings, has received them all back again. The profits made in the handling of Pool wheat by the Line Elevator Companies are retained by them and distributed to their shareholders in dividends. The elevators of the Pool work on the same basis of handling and service charges on Special Binned and Cash Ticket Pool wheat as the Line Elevator Companies who are under contract to handle such wheat.

You are at liberty to discuss the above facts with members of the Pool, also with non-Pool members wherever you find it necessary or advisable. The idea in placing these details before you is simply that you may be informed of progress being made and be enabled to intelligently discuss results with those who are directly interested therein.

NON-POOL WHEAT

The system by which Wheat Pool elevators handle non-Pool wheat in places where there are no other

elevators is thus explained: First, by the regular special bin method; second, by stored to grade method, by which the grain may be taken in and stored to grade, ticket issued, a sample sent to an inspection point and settlement made on the inspector's decision as to the grade; third, on the graded storage method, by which the grower and the elevator operator agree on the grade and a ticket is issued for the amount of grain of the agreed grade.

These tickets are handled by the Pool in conjunction with Pool grain of similar grade. As soon as a carload is secured shipment is made and no distinction is made as between Pool and non-Pool grain. As soon as the car containing this grain reaches a terminal point and is inspected and weighed, a terminal warehouse receipt is issued to the grower and the amount will be delivered to any grain company that the grower chooses to sell it for him. The Pool does not, and will not, unless their policy is changed, buy non-Pool wheat.

PRINCE RUPERT OPERATIONS

Since October 29, when the season opened, some 2,270,000 bushels of wheat has been shipped to date on eight vessels for the United Kingdom or Continent from the Alberta Wheat Pool's Prince Rupert Elevator. Seven vessels took average cargoes of 275,000 bushels and the eighth, the Swedish ship, Sydland, has 345,000 bushels. The figures are exclusive of the steamer Teespool, now loading about 275,000 bushels; the Holmpark which arrived January 5th for a similar cargo, and the Levenpool, which is due at the end of the week. All grain from Prince Rupert has gone to the United Kingdom or Continent so far this season. Speedy handling has been carried out, of all the vessels, the average time in port for an already lined ship being seven days, while those that had to be lined spent about ten days. The British steamer, Ainderby, which was in port twelve days, had to go on drydock for propeller repairs. The only ships lined at Prince Rupert were the Japanese freighters San Francisco Maru, and Ohio Maru, and the Swedish boat Sydland.

The following are the boats which have loaded at Prince Rupert since the opening of the season: Fishpool (Br.), which arrived October 29, sailed November 5. King James (Br.), Nov. 9, Nov. 15; San Francisco Maru (Jap), Nov. 25, Dec. 5; Warlabby (Br.), Dec. 6, Dec. 11; Kinderby (Br.), Dec. 8, Dec. 20; Sheafmount (Br.), Dec. 15, Dec. 27; Ohio Maru (Jap.), Dec. 17, Dec. 28; Sydland (Swedish), Dec. 20, Jan. 1; Teespool (Br.), Jan. 2, loading; Holmpark (Br.), Jan. 5, loading; Levenpool (Br.), due Jan. 7.

Pool Delegates Study Organization

Eight Delegates from Claresholm Spend Interesting Week in Calgary

Eight Wheat Pool delegates from the Claresholm district spent a very interesting week in Calgary studying the methods of operation in the Pool head office. J. Jesse Strang arranged for this series of meetings in order that the delegates might thoroughly acquaint themselves with every detail of Pool operation. In turn the delegates may inform the members in the Claresholm district.

The delegates in attendance at these conferences were: Harry Rands, Macleod; S. C. Sorenson, Claresholm; M. E. Malchow, Stavely; H. S. Parker, Carman-gay; J. H. Rhodes, Brant; G. D. Sloan, Cayley; V. J. Bertrand, Milo; J. O. Anderson, Blackie.

The information these men obtained is available to the Pool members and all are urgently requested to get in touch with their delegate and have a heart to heart talk on Pool matters. These men came into the Pool head office and frankly and plainly put every conceivable question they could think of about Pool operations to the officials in charge of the various departments. Their questions were answered and every detail explained to them.

Elevator Operation

On Monday, January 2nd, the delegates had a conference with C. M. Hall, manager of Pool Elevators. Mr. Hall explained the operations of his department in detail from the country elevators to the terminals. He told them how the Elevator Reserve Funds had been spent, the cost of operation, the services given, and the savings effected. Asked regarding the selling end of the Pool business, Mr. Hall told his visitors that Pool wheat at the West Coast had been handled very advantageously this year; and he paid high tribute to George Melvor, General Sales Manager, and to O. Z. Buchanan, Western Sales Manager, upon the efficiency with which they had handled a difficult situation.

R. D. Purdy, Manager of Alberta Wheat Pool, in his conference with the delegates outlined to them his duties and responsibilities and explained the workings of the Pool head office and the system in use.

O. Z. Buchanan, Western Sales Manager, told the delegates the story of the cargo of wheat from the time the grain was turned over to the Selling Agency until it was disposed of to the millers. He answered a number of questions regarding the operations in the Selling Agency. Asked regarding the selling of wheat afloat, Mr. Buchanan stated that it depended upon the condition of the markets whether the wheat was sold afloat or not.

Supplies Department

Charles Barrett told of the working of the supplies department to the delegates on Tuesday. He explained the system of buying supplies and charging same against each department of the organization. Every item must be accounted for, even to a one-cent stamp.

On Wednesday, R. O. German, the Secretary, explained to the delegates the operations of his department. He told how the Board of Directors worked, demonstrating this by taking the agenda of the last meeting and explaining how each item was dealt with.

Visit Inspection Offices

William McLeod, Superintendent of the Grain Department, held a confer-

ence with the delegates on Wednesday afternoon. He took them over to the Government Inspection Office and there they spent an interesting hour or two with George Young, Chief Inspector, and his staff. The Canadian Government Terminal Elevator was visited and the superintendent, Mr. Brown, took the delegates around that gigantic structure and thoroughly explained the methods in use. Thursday morning Mr. McLeod went through his samples of grain submitted by Pool members, along with the delegates, and explained the system used by himself in arriving at the grades of the wheat.

R. N. Mangles, in charge of the Growers' Department, conducted the delegates through his division of the work and gave a thorough exposition of the system.

THE REASON WHY

A farmer knocked at the door of heaven. Saint Peter came out and looked him carefully over and asked him a few questions. "Do you come from the planet Earth or Mars?" "For a considerable period I have lived on the planet Earth." "What was your occupation?" "I was growing wheat kernels." "Did you belong to that great organization

that they call the Wheat Pool on planet Earth?" "No sir." "Why not?" "I-I g-g-guess I didn't have the necessary spunk to join the W-W-Wheat P-P-Pool." "If that is the case," Saint Peter replied, "then I must refuse your request, you are not qualified to enter into heaven, but I'll send you down to h---. That's the place where you belong and Chief Satan will supply you with the necessary spunk."

The farmer protested and he told Saint Peter that he was entitled to enter into heaven just as well as anybody else. "In order to satisfy you," Saint Peter said, "I'll let you have just one glimpse into heaven and then you can decide for yourself." He opened the door a few inches and the farmer looked in. "So this is heaven," he said to himself, "a very pretty place, very beautiful, a thousand times more beautiful than I imagined; and such heavenly music; such sweet voices. They are singing, too, and I must listen to what they are singing."

"Three cheers for the farmer, his wife, and the Pool;

Three cheers for the farmer, his wife, and the Pool;

Co-operation is joyful in heaven;

Three cheers for the farmer, his wife, and the Pool."

That was enough for the farmer. After he had heard that song he was so ashamed of himself that he begged Saint Peter to send him quickly down where he belonged.—Contributed.

Policy of Pool Elevators at Non-Competitive Points

In a letter to the *Brooks Bulletin*, Ben S. Plumer, Director for South Calgary, fully explains the system by which the Wheat Pool handles non-Pool wheat in places where the Pool has the only elevator. The letter is as follows:

"Re handling of non-Pool grain through elevators on the Bow Slope: Apparently there is some misunderstanding re the handling of all classes of wheat through the Pool elevators on the Bow Slope. I would like to make a statement re this matter on behalf of the Wheat Pool. First, let me tell you why we built two houses on that line:

"It is the policy of the Alberta Pool Board to give special attention to points on new lines of railway, with the idea in mind of preventing if possible unnecessary construction at new points;

"This Cassils branch might have been served by the erection of one house, as far as total handling was concerned, although it is quite probable that some other company would have built at the other large delivery point.

"We believe in a case of this kind that we are well advised to risk overbuilding for this reason: there is only one source from which elevators can be financed and that is from the handling of grain in

some form, or manner, hence if it is to be paid for by the farmers, let it belong to the farmers.

"The Pool handles non-Pool wheat at points where it is alone, in three distinct ways: by the regular SPECIAL BIN method; 'STORED TO GRADE' method, by which it may be taken in, a 'stored-to-grade' ticket issued, a sample sent to an inspection point, and settlement made on the inspector's decision; 'GRADED STORAGE' by which the grower and the operator agree on the grade and a ticket is issued for the amount of grain of the agreed grade.

"These tickets are handled by the Pool in conjunction with Pool grain of similar grade. As soon as a carload is secured shipment is made and no distinction is made as between the Pool and non-Pool grain.

"As soon as the car containing this grain reaches a terminal point and is inspected and weighed, a 'terminal warehouse receipt' is issued to the grower and will be delivered to any grain company that the grower may choose, to sell it for him.

"The Pool does not, and will not, unless their policy is changed, buy non-Pool wheat.

"The Pool is organized for the benefit of the members, but does not wish to cause unnecessary hardship to anyone. We offer a service at absolute cost, with every available protection for the grower. This offer cannot be exceeded by anyone, unless gifts are made, which are not usual.

"I hope that I have made the Pool's position clear to the people interested, and hope that you will give this note the same publicity that the previous article had."

SEND COUPONS IN

Wheat Pool members should arrange to send their delivery check and coupons to the head office of the Wheat Pool at once. These coupons must be in the office before a second payment can be made. We strongly urge members to see that their coupons are duly sent in.

A Pool Member's Views

F. W. Cusick, of Stettler, Alberta, writes: I have before me a "chart" issued by our friends the Northwest Grain Dealers' Association, which tries to prove that we were beaten by some mysterious hand in our selling of our product. In studying that chart I find that if anyone was beaten it wasn't me, as I sold in December and January when the price was the lowest and I have a vague idea that very many of us were in the same boat, if we had not been the price would not have gone down so much, their own chart proves that. It is rather humorous to note how they call the elevator deductions of 2c per bushel as something the farmer did not receive, also the commercial reserve, totalling 3.42 cents. This, I take it, means that the elevators are an unsafe investment, but I notice them building a good many new ones whether the location is suitable for an elevator or not.

I remember in 1923 when a "progressive" neighbor who did not belong to the Pool and I finished loading our respective cars of wheat at our shipping point, my friend sold outright on the track and received 63c per bushel. I shipped mine through the Pool and received over ten cents per bushel more, besides having a No. 3 instead of No. 1 as my friend had. This is only one of the instances, and I am sure any Pool member knows of similar instances. Unfortunately the "wise guys" seldom tell us about the amount of grain they sold for less than the Pool paid, but advertise their "wisdom" if they happened to sell at a higher price than the Pool members received.

I would like to suggest to the N.W.G. Dealers' Association that the best way to convince us "hayseeds" would be to take an average district of say a hundred square miles and let each farmer non-Pool member give a sworn statement as to the price he has received and then compare with the Pool price; and I will not work for the Pool any more if they can prove in this manner that we are not receiving as much as the average non-Pool farmer, even if we do forget the influence the Pool has had on the stabilization of the wheat market. In getting this data is involved a great deal of expense, but if they held off a pamphlet or two it would easily cover the costs of such data. I love everything that is straight and any thing crooked is never enjoyed by the masses as a whole. Black is usually the symbol of death and red the symbol of life blood, so I compliment the Grain Dealers in that selection of colors in their chart—red line straight and black line a crooked road that none of us wishes to travel.

I notice, of course, that their chart has reference to the Saskatchewan deductions, but as it was sent to me in Alberta I take it also applies to the Alberta Pool.

However, they are doing some good work by stimulating the interest of the people in the two ways of disposing of our wheat and the sooner the people begin to think over these problems the sooner we have reached our goal—one hundred per cent farmers in the Pool.

I have to apologize for this long monologue, but I have to get rid of the accumulation of answers to the Grain Trade's propaganda, at least I will let the headquarters of the Pool know that no literature of this type has changed my mind.

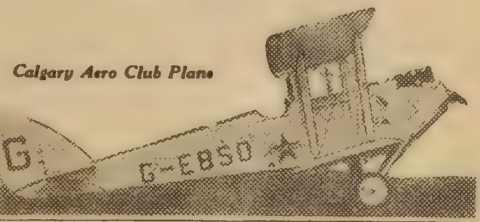
(Other Wheat Pool News on page 16)

Do You Want to Fly?

REGISTER NOW

WITH THE CALGARY AERO CLUB

in order that you may qualify this spring for flying instruction on the D. H. Moth Light Aeroplanes, equipped with the *Mark II, Cirrus Engine, "Engine of the Clouds."* Training is under the supervision of experienced war Pilots who follow the practice of the Famous Gosport School of Flying.



Write to **CAPTAIN F. R. MCCALL**

President Calgary Aero Club, care of Government Vendors, Calgary, Alta.

Pool Wheat Handled

at all

Alberta Pacific Elevators

Sale Notes

Every Branch of this Bank undertakes to handle sale notes. You may discount the notes or leave them for safety, and whichever you do the Bank will notify the makers and make collection. Your banking business will receive every attention here.

IMPERIAL BANK

OF CANADA

187 BRANCHES IN DOMINION OF CANADA

NEWS FROM THE HEAD OFFICE of the ALBERTA LIVESTOCK POOL

Official Information for Members of the Alberta Co-operative Livestock Producers, Ltd.

First Week's Business Shows Strength of New Selling Agency

A.C.L.P. Operations on Calgary and Edmonton Yards

WILL SERVE CO-OPERATIVE SHIPPERS OF PROVINCE

The A.C.L.P. began active operations on the Calgary and Edmonton Yards, January 3rd, 1928.

They have had the good fortune in being able to select capable staffs at both places, and livestock producers of this Province can rest assured that the salesmanship of co-operative stock will be handled in this Province by men who have the confidence of the trade and can hold their own against their competitors.

J. E. Paton and R. C. Redpath are selling the cattle and hogs at Edmonton and O. F. Bremer and A. Beveridge in Calgary. All these men have spent their lives in the work and have been buying and selling livestock in Alberta since the formation of the Stock Yards at Calgary and Edmonton and who are not only acquainted with the livestock values but are familiar with all phases of the work peculiar to Alberta.

The first week's business as summarized on this page shows the strength and support that the new selling agency has behind it. The A.C.L.P. are not only selling the contract stock of the various co-operative marketing associations affiliated with it, but are selling all stock consigned to it on a commission basis. They are especially anxious to serve co-operative stores who ship livestock co-operatively and U.F.A. Locals which gather together co-operative loads for market. The A.C.L.P. offer them

THE ALBERTA CO-OPERATIVE LIVESTOCK PRODUCERS RECEIPTS FOR WEEK JAN. 1-7, 1928

with

COMPARISON TO YARD RECEIPTS

	CALGARY	EDMONTON
Number of Firms on Yard	7	4
A.C.L.P. Receipts	32 cars(*)	17 cars
Yard Receipts	60 cars	51 cars

A.C.L.P. Percentage	53.3	33.4
Nearest Competitor's Percentage	15.0	29.4

(*)Including Direct Shipments.

the best marketing service that can be given until such time as they can organize a shipping association on the contract basis in their districts. Individual producers who ship in carload lots can attain this same service.

The writer was in the Calgary office during the opening week, putting the finishing touches on the selling agency and seeing that the wheels all meshed and the machine worked on its first trial. The good feeling among the producers and their satisfaction in finally establishing their own agency was very apparent. The buyers were all around to bid on stock, as well as to get acquainted with the new Agency. They seemed anxious to try it out, and see for themselves whether it measured up to trade demands. Members of the opposition firms all dropped in to chat and casually size up the new outfit that from now on during trading hours they would be competing with. The prevailing spirit was one of good feeling, and let us trust that business can be so conducted that the same spirit will continue. It is the intention and desire of the A.C.L.P. to spend their entire time and energy in the development of better livestock marketing service.

The A.C.L.P. have in the past been able to gain great support among the hog producers of this Province and have a very appreciable volume of hogs under their control for sale at the present time. The larger cattleman, especially in Southern Alberta, has been very cautious in accepting co-operative marketing. Cattle are not sold on a grade basis, but according to quality. This necessitates a very high order of salesmanship as well as expert care in feeding in the yards to hold proper weight.

Recognizing these facts, the A.C.L.P. have selected the men who will handle the cattle at both Calgary and Edmonton with great care. Both Mr. Bremer and Mr. Paton are well known to the trade in Alberta and have excellent trade connections south and east. Under their direction, Alberta cattle will be marketed co-operatively, gaining for the producer the benefit of having his cattle marketed at cost, marketed in such a way as to sustain the price level, and by men who have proven themselves competent to deal with the shrewdest buyers on the yards.

The very fact that cattle are sold on an individual quality basis instead of on grade means that producers need co-opera-



O. F. BREMER,
A.C.L.P. Cattle Salesman, Calgary Yards



ALEX BEVERIDGE
A.C.L.P. Hog Salesman, Calgary Yards



ED. PATON
A.C.L.P. Cattle Salesman, Edmonton Yards

tive marketing service of the best kind. Few producers in Alberta, comparatively speaking, sell hogs to a drover, but they market through the A.C.L.P. or at least through the yards. The market report gives the price, the scales give the grade, so it is a case of getting the hogs to market cheaply and in such a way as not to break the market. But cattle cannot be graded by the scales; neither can they be priced in a market report with less than a 2 cent spread. Consequently, they are very profitable for shrewd drovers to buy from the average farmer in the country. Some weeks ago the Pool ran an article on this page pointing out the enormous toll taken by cattle drovers in this Province.

* * *

The "Central Livestock Co-operative," which is the Selling Agency for the A.C.L.P. and the Saskatchewan and Manitoba Pools, on the St. Boniface market, opened its doors to the public on January 3rd. William Torrance, one of the ablest cattle salesmen on the Winnipeg yard, will handle the cattle. This Agency is controlled by an Interprovincial Board of six, two from each Province, and will market the co-operative stock from the three Prairie Provinces at Winnipeg. Favorable reports which have been received from Manitoba and Saskatchewan would indicate good support.

* * *

An inquiry from British Columbia, asking for affiliation of B.C. stock growers with the A.C.L.P. under the same conditions as B.C. wheat growers market through the Wheat Pool, is to hand just as this article goes to the press. There are possibilities in the suggestion that may be mutually worked out.

NOT NECESSARY

Mother—Now, Jimmy, suppose you were to hand Willie a plate with a large and a small piece of cake on it, wouldn't you tell him to take the larger piece?

Jimmy—No.

Mother—Why not?

Jimmy: Because it wouldn't be necessary!—*The Busy East.*



R. C. REDPATH

A.C.L.P. Hog Salesman, Edmonton Yards

5 Greatest Separator Offers!

1. Whole Year to Pay

2. 30 Days Free Trial

3. Price As Low As \$29⁵⁰

4. Payments

As Low As \$2 per Month

5. Freight Paid Both Ways
(If Returned)

HERE are 5 marvelous, competition-crashing NEW Stockholm Cream separator offers, all grouped together in the most startling and history-making cream separator announcement you have ever seen. Mail the coupon below and get the NEW Stockholm Catalog which tells you all about these five remarkable offers.

It is probable that never have such claims been made in any one advertisement before. Those who get the NEW Stockholm on 30-Day Free Trial will find points of excellence about it which have not been touched upon in describing it.

New Stockholm

If, after the 30-Day Free Trial, you do not want to keep the NEW Stockholm, for any reason whatsoever, you return it to us at our expense. We positively pay the freight both ways if you are not satisfied. On this offer we take every bit of the risk. You take no risk at all. We've got to prove the NEW Stockholm's superiority right on your farm. It's strictly up to us. Prices are as low as \$29.50—and Monthly Payments which are as low as \$2.00. You have a whole year to pay for any model NEW Stockholm you select. All these offers are for you. Take advantage of them while you can.

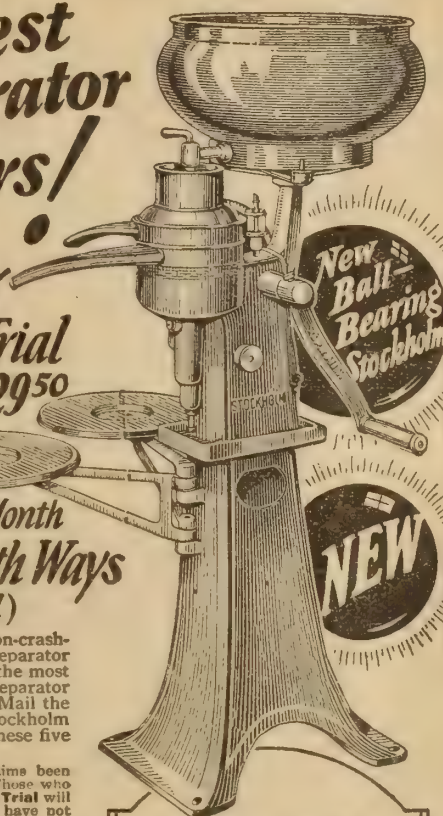
Send for Catalog!

Don't take anyone's word, but find out for yourself how durable the NEW Stockholm is, how close it skims, how much more money you can make with it, how easy it turns. Check the Guaranteed Specifications, one by one. Know that they are there. Ask for the catalog today. Do not put this paper down without filling in and cutting out and mailing this coupon. This does not obligate you to buy anything.

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Department S 141

110 Princess St., Winnipeg, Man.
218 Front St., Toronto, Ont.



Match These Points, If You Can

Guaranteed easiest turning
Guaranteed closest skimming
Guaranteed handiest separator
Guaranteed increase in cream profits
Guaranteed quickest cleaning
Guaranteed most sanitary
Guaranteed new gyroscopic bowl construction
Guaranteed lowest price for grade
Guaranteed ten years
Guaranteed that with the NEW Stockholm you can challenge comparison with any separator regardless of cost and that if you are not satisfied in every way the separator may be returned to us and we will pay the freight both ways. How can you possibly make a mistake by writing for the FREE Catalog Today?

BABSON BROS., Dept. S 141

110 Princess Street, Winnipeg, Man.
218 Front Street E., Toronto, Ont.

Please send your Free NEW Stockholm Catalog and all about your 5 offers right away.

Name

Address

P.O. Province

How many cows do you milk?

THE RESULT OF
HUNDRED YEARS
MILLING EXPERIENCE

SPILLERS

"BAKE-RITE"
FLOUR

THE QUALITY
HOUSEWIFE'S FLOUR

AT ALL GOOD GROCERS

WHEAT POOL NEWS

(Continued from page 13)

Not the Same Tune

In a market letter issued by a member of the Chicago Board of Trade, some statements are made regarding the Canadian Wheat Pools which are diametrically opposite to the contentions of the Northwest Grain Dealers' Association, whose headquarters are in Winnipeg. The editor of the *Grain Trade News* of Winnipeg might be well advised to get in touch with the Chicago grain men in order that the policies of the kindred associations might be correlated. The extract from the Chicago firm's letter is as follows:

Liverpool cables were very strong today, influenced no doubt to a large extent by the extreme strength in Winnipeg yesterday. Our market followed only with some reluctance. On the other hand, Winnipeg sympathized very quickly. They opened high, and the strength kept up during the whole of the session. This in spite of the fact that farmers' deliveries were again almost seven million bushels and the further fact that grading is much improved. There can be only one explanation for this extraordinary action of the world markets, viz.: That the Pool has its influence everywhere; some people think they are operating even in Liverpool. Whether this is so or not, we cannot confirm it, but it is sufficient for us to know that when 42 million bushels of wheat are sold in one week by the farmers and where at the most only 12 million bushels can be exported, so that stock somewhere will increase 30 million bushels, it takes an iron hand to boost prices particularly where our market acted weak all day.

WELL-WISHER WRITES

J. R. Renton, Calgary, writes: To the members of the Wheat Pool: Just about a year ago I was brought into the conflict between the Pool and the North-West Grain Co. On behalf of—though not authorized by—yet approved of by the Commercial Travellers of Southern Alberta, I disclaimed the manifest attempt to embroil the travellers in the controversy.

Having been for the past 12 months a regular reader of *The U.F.A.* I have followed the progressive work of your Pool, and am convinced more and more that your method of marketing is the most logical—the most economic—of all methods; that it is the one today that is making the farmer what he is.

Remember, you "Wheat Members"—neither Husks nor Kernels—but both, that all you can get out of the Pool is commensurate with what you put into it.

Here is my wish for 1928: May your Success in 1928 be measured by your efforts; may neither Hail, Frost nor Drought upset your calculations; that your Association continue to grow until all well thinking men are enrolled.

CHALLENGE TO DEBATE

Judge Gough, president of the Texas Wheat Growers Association, has issued a challenge to James A. Patton, of Chicago, to hold a public debate on the following question: "Resolved that the Chicago Board of Trade as now operated is a menace to the farmers, a national crime, and its evil practices should be abolished."

George Brassard, of Atlee, has been elected Secretary of the Atlee Wheat Pool Local, and J. W. Jorgensen, of Atlee, is the new Chairman of that Local.

EXPIRY OF FIRST SERIES CONTRACTS

While August 1, 1928, has been fixed as the date before which Second Series Contracts can be signed without any membership fee by signers of the First Series Contracts, that date does not fix a limit to the expiry of a First Series Contract. Clause 4 of the First Series Contract specifies that the contract will finish with the delivery of the wheat grown in 1927. It is very clear that all the wheat grown by Pool members in 1927 must be delivered to the Pool.

RECENT SIGNERS

The following are a few recent signers of the Second Series Contract:

H. J. Oberhamer, Pashley, 400 acres; W. H. Miller, Carmangay, 300 acres; Kenneth P. Miller, Carmangay, 300 acres; L. D. Clark, Nightingale, 350; Jewish Colonization Association, Regina, 300; W. F. Redmond, Edgerton, 600; Alex B. Tingle, Blackfoot, 350; Lee C. McFarland, Vulcan, 475; A. Forekel & Sons, Okotoks, 350; Roy Long, Woolford, 600; W. M. Oldfield, Vulcan, 550; J. E. Gothard, Brant, 400; Wm. Macdonald, Blackie, 300; G. F. Ecker, Kirkealdy, 300; Mrs. B. Windle, Okotoks, 350.

WHEAT MARKETINGS

The farmers of Western Canada marketed 288,830,417 bushels of wheat in the 1926-27 crop, up to the end of the year, as compared with 269,285,859 bushels during the same period last year. The Canadian visible supply at the close of the year stood at 102,210,000 bushels as compared with 88,722,000 bushels a year ago. This does not include country elevator stocks, or supplies in transit, which will account for another 55 million bushels. The world's visible supply at December 31st, 1927, stood at 291,695,000 bushels as against 234,280,000 bushels a year ago.

SUGGESTS TOBACCO POOL

The whole tobacco growing industry in Ontario is deep in the quagmire, says the *Farmer's Advocate*. When a situation such as this arises, there are usually many reasons for it, and the only way to let in the light and clear the matter up is for the growers themselves to be masters of the situation. So long as the growers know only the producing end of the business there will be disappointments and failures. The only solution of the problem is a real businesslike co-operative marketing company owned and controlled by the growers themselves.

SCOTTY MADE NO MISTAKE

A green Scotsman landed in Winnipeg. The "Grain Trade" was swarming around him, trying to sell him some options. "And how much is your options?" "£500 sir; it's highly profitable, and it also gives you a quick start in the grain business." "£500? Och, that's 2,000 shillings! that's away too much. My brother who landed in Alberta got a quick start in the grain business, lots cheaper than that." "How so?" "He joined the Wheat Pool for 12 shillings." —Contributed.

To Fight Co-operatives

An organization has been formed in Chicago for the avowed purpose of fighting the co-operative marketing idea. The organization meeting was attended by hundreds of representatives of grain dealers, butter and ice cream manufacturers, fruit and vegetables shippers, poultry shippers and other interests. One of the first efforts to be made is to attempt to secure the repeal of the Capper-Volstead Act which exempts farmers' co-operatives from prosecution under the anti-trust law. W. E. Jensen of the "Agricultural Trades Economic Conference," who issued the call to the convention, outlined the objective. "It is unfortunate that any part of business should become mixed up in politics," he says, "but that is the situation confronting us. We cannot underestimate the formidable forces back of the co-operative marketing of agricultural products, which forces have become a menace to invested capital and the established way of handling farm products. This issue now is co-operative marketing, not in a small way, but on a national scale, and in the big terminal markets for the purpose of establishing producer control, of value it might be said, without regard to the principle of supply and demand."

It was proposed to raise the sum of one million dollars to fight co-operative marketing and to return the day of complete dealer control.

STUDY CANADIAN CO-OP METHODS

Gray Silver, of Washington, D.C., and W. Virginia, expressed sincere admiration for the methods employed by both the Alberta Wheat Pool and the Alberta Livestock Association during the course of an interview with *The Calgary Herald*.

Mr. Silver is vice-president of the Federated Fruit and Vegetable Growers of the United States and was in Calgary to study Canadian co-operative methods.

"Canada has accomplished co-operation in cattle and grain and I am here unofficially to take a leaf out of her notebook," Mr. Silver said. "I consider your wheat pool a remarkable achievement and your cattle organization an outstanding example of what co-operation among farmers can accomplish. It has been interesting to us on the other side of the line to note how the wheat pool system has levelled delivery and improved marketing conditions generally and to observe that since its introduction Winnipeg has been almost continually above Chicago in price."

Mr. Silver is prominently connected with various co-operative movements throughout the United States. He is responsible for the organization of the American Foreign Bureau Federation, the largest agricultural organization on this continent, with headquarters at Washington, D.C. He is at present acting in an advisory capacity with this body. He is also a director of the Federated Growers' Finance Corporation, a million dollar organization specializing in the financing of growers throughout the United States.

A Wheat Pool Local has been organized at Stirling, with A. E. Fawns as secretary and Wm. H. Spackman as president.

"DISARMAMENT"

Friendly nations are the ones that can get together and agree on the kind of weapons they'll use the next time they fight.—Parkersburg (W. Va.) Sentinel.

BIG FARMER SIGNS

E. J. Harper, a farmer of the Hussar district, has signed a Second Series Wheat Pool Contract covering five and a half sections of land. Mr. Harper will have 1400 acres under crop this coming year.

There is no getting something for nothing. The grain grower cannot have a wheat marketing agency from which he secures all the profits on his wheat, unless he is willing to surrender some of his independence in payment of those profits.

Co-operative Cotton Marketing, Louisiana

Revised figures covering the activities of the Louisiana Farm Bureau Cotton Growers' Association have been included in a recently published folder entitled, "Four Years." This folder "presents an account of the activities" of the association "from the beginning of its operations to date." It is stated that the association "was brought into corporate existence by the cotton farmers of Louisiana on February 24th, 1923." The association "is a non-profit, non-capital stock organization, democratically owned and operated by and for its members. Its policies are outlined by a board of eighteen directors who elect the officers, fix the basis of their compensation and instruct them in the general conduct of the association."

During the four years of its existence the association has marketed approximately 163,000 bales of cotton, with net returns of more than \$16,000,000.

Below are given revised figures for the number of bales received, net sales, average net prices per pound, and number of bales of cotton delivered by the directors, for each of the four years:

Marketing season	Bales received (Number)	Net Sales	Average net sales price per pound (cents)	Bales delivered by directors (Number)
1923-24.....	29,890	\$4,285,025	28.36	1,223
1924-25.....	26,537	3,184,605	23.79	1,620
1925-26.....	51,193	4,332,783	17.39	3,013
1926-27.....	55,344	3,882,577	13.79	2,339

At the close of the year the association had a reserve of \$125,000 which constitutes its working capital. This reserve is accumulated by a deduction of one per cent on returns for cotton sold. The deduction for the first year of activity has been returned to the growers with 5 per cent interest. This refund amounted to \$42,850 plus \$2,245 interest.

The association has been able to collect about \$50,000 for its members which they would not have received had they been marketing cotton as individuals rather than an association. More than \$27,000 was derived during the four years from the sale of loose cotton, more than \$21,800 was collected from the railroads on overcharges, and \$1,300 was collected as damage claims.

An increasing number of wrecks on the matrimonial sea is no doubt the fault of the tied.—Weston (Ore.) Leader.

THE BADLY BRUISED BOXER

At the end of the eighth round the badly bruised boxer told his second that he could go on no longer. The second objected.

"But," pleaded the boxer, "I can hardly see 'im."

"Never mind," said the second, "'it 'im from memory."—Yorkshire Post.

The Royal Bank of Canada

General Statement



30th November, 1927

LIABILITIES

Capital Stock Paid up.....		\$ 30,000,000.00
Reserve Fund.....	\$ 30,000,000.00	
Balance of Profits carried forward.....	1,809,831.87	
	\$ 31,809,831.87	
Dividends Unclaimed.....	17,626.79	
Dividend No. 161 (at 12% per annum), payable 1st December, 1927.....	897,748.00	
Bonus of 2%, payable 1st December, 1927.....	598,828.00	
		33,324,034.66
Deposits not bearing interest.....	\$208,073,871.65	
Deposits bearing interest, including interest accrued to date of Statement.....	514,562,219.15	
		\$ 63,324,034.66
Total Deposits.....	\$722,636,090.80	
Notes of the Bank in circulation.....	42,556,200.94	
Balances due to other Banks in Canada.....	868,199.55	
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	23,003,141.20	
Bills Payable.....	5,028,058.15	
Liabilities not included in the foregoing.....	250,596.82	
		794,342,287.46
Letters of Credit Outstanding.....		36,997,581.33
		\$894,663,903.45

ASSETS

Gold and Subsidiary Coin on hand.....	\$26,730,568.45	
Gold deposited in Central Gold Reserves.....	8,400,000.00	
		\$35,130,568.45
Dominion Notes on hand.....	\$41,187,574.00	
Dominion Notes deposited in Central Gold Reserves.....	7,600,000.00	
		48,787,574.00
United States and other Foreign Currencies.....	26,238,115.01	
		\$110,156,257.46
Notes of other Canadian Banks.....	3,237,424.66	
Cheques on other Banks.....	38,350,978.06	
Balances due by other Banks in Canada.....	2,489.90	
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	31,904,401.11	
Dominion and Provincial Government Securities, (not exceeding market value).....	73,307,380.36	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, (not exceeding market value).....	31,296,226.90	
Railway and other Bonds, Debentures and Stocks, (not exceeding market value).....	15,890,650.17	
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks and other Securities of a sufficient marketable value to cover.....	53,338,787.44	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Bonds, Debentures and Stocks and other Securities of a sufficient marketable value to cover.....	97,949,246.74	
		\$455,433,842.80
Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.....	\$225,536,860.84	
Current Loans and Discounts elsewhere than in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.....	153,411,835.01	
Non-Current Loans, estimated loss provided for.....	2,241,802.58	
		381,190,498.43
Bank Premises at not more than cost, less amounts written off.....	13,670,315.46	
Real Estate other than Bank Premises.....	1,917,113.95	
Mortgages on Real Estate sold by the Bank.....	1,462,119.72	
Liabilities of Customers under Letters of Credit as per contra.....	38,997,581.33	
Shares of and Loans to Controlled Companies.....	2,171,636.59	
Deposit with the Minister for the purposes of the Circulation Fund.....	1,300,000.00	
Other Assets not included in the foregoing.....	520,795.17	
		\$894,663,903.45

H. S. HOLT,
President

C. E. NEILL,
General Manager

AUDITORS' CERTIFICATE

To the Shareholders, The Royal Bank of Canada:

We have examined the above statement of Liabilities and Assets at 30th November, 1927, with the books and accounts of The Royal Bank of Canada at Head Office and with the certified returns from the branches. We have verified the cash and securities at Head Office at the close of the Bank's fiscal year, and during the year we verified the cash and examined the securities at several of the important branches.

We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank, which have come under our notice, have been within the powers of the Bank. The above statement is in our opinion properly drawn up so as to disclose the true condition of the Bank as at 30th November, 1927, and it is as shown by the books of the Bank.

A. B. BRODIE, C.A.,
of Price, Waterhouse & Co.
JAS. G. ROSS, C.A.,
of P. S. Ross & Sons } Auditors.

Montreal, Canada, 27th December, 1927.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 30th November, 1926.....	\$1,409,674.58	
Profits for the year, after deducting charges of management, accrued interest on deposits, full provision for all bad and doubtful debts and rebate of interest on unmaturing bills.....	5,370,145.69	
		\$6,779,820.27
APPROPRIATED AS FOLLOWS:		
Dividends Nos. 153, 159, 160 and 161 at 12% per annum.....	\$3,386,010.40	
Bonus of 2% to Shareholders.....	598,978.00	
Transferred to Officers' Pension Fund.....	100,000.00	
Appropriation for Bank Premises.....	400,000.00	
Reserve for Dominion Government Taxes, including Tax on Bank Note Circulation.....	485,000.00	
Balance of Profit and Loss carried forward.....	1,809,831.87	
		\$6,779,820.27

Montreal, 27th December, 1927.

Interests of the United Farm Women

MORRIN U.F.W.A. OFFICERS

Mrs. Wm. Stauffer and Mrs. Neil MacLeod are the officers of Morrin U.F.W.A. Local for 1928.

AUTUMN LEAF U.F.W.A

Autumn Leaf U.F.W.A. Local held their annual meeting, electing Mrs. G. H. Kent and Mrs. Wm. J. Pollard as officers.

MORE THAN \$150

In the annual report of Nanton U.F.W.A. Local, printed in the December 15th issue of *The U.F.A.*, the amount in the treasury at the beginning of 1928 should have been given as "more than \$150," writes the secretary, Mrs. Minnie Newton.

TOFIELD OFFICERS RE-ELECTED

At the annual meeting of Tofield U.F.W.A. Local all the officers were re-elected for the new year, with the exception of one director who has left the district. A sick committee was appointed, and another committee to take charge of a tea and sale of home cooking early in the year.

AT HAZEL BLUFF

Each of the directors of Hazel Bluff U.F.W.A. Local is also convener for one of the phases of the work of the Local: Program, Sick, Work, Immigration, Peace and Arbitration, Child Welfare, Health and Social Welfare. In addition to the usual officers, Mrs. Wm. Lyons and Mrs. A. Lyons, this Local elected as press correspondent Mrs. J. E. Hammond.

THORNCLIFFE ANNUAL MEETING

It was decided at the annual meeting of Thorncliffe U.F.W.A. Local to ask the same officers to serve for another year. Roll Call was answered by giving suggestions for original and inexpensive Christmas gifts. The members voted to make a contribution towards the upkeep of the rest room, and to provide lunch at the meeting addressed by Mr. Spencer.

VALLEY ANNUAL MEETING

The Valley U.F.W.A. Local at their annual meeting elected Mrs. H. F. Pendleton as president and Mrs. C. W. Roggensack as secretary. The meeting was held at the home of Mrs. Roggensack, and after the business was over, the members enjoyed an interesting guessing contest, won by Mrs. Routledge, and a dainty lunch served by the hostess.

This Local have over \$35 in the treasury, and are planning to hold a dance and raffle a quilt they are making, to augment this fund. They are sending a delegate to the Convention.

CALGARY LOCAL TO ENTERTAIN

At the regular meeting of Calgary U.F.W.A. Local it was arranged that Mrs. J. F. Dole and Mrs. G. Hueser be conveners of a tea to be served to the delegates and visitors on the last day of the Annual Convention, Friday, January 20th. Mrs. Roy German was chosen as

convener of the Reception Committee, with Mrs. E. R. Briggs as delegate to the Convention. Mrs. Sibbald announced that arrangements had been made for a musical program at the banquet to be held on Wednesday, the 18th, at the Palliser Hotel.

ASKER CARRYING ON

Asker U.F.W.A. Local, writes Mrs. J. E. Krefting, secretary, are still carrying on, though a great deal of illness in the district, and much inclement weather, have handicapped the work. At the annual meeting a motion was carried to extend an invitation to the Provincial Board of Directors to hold their mid-summer meeting at Ponoka. The idea behind the motion, says Mrs. Krefting, was to bring the people of the district in closer touch with the work the organization is doing. The Local would assist in arranging at least one open meeting during the period.

HELD 21 MEETINGS

During 1927 Willow Bank U.F.W.A. Local held 21 meetings, a baby clinic and nursing class, a whist drive, an ice cream social, picnic, social afternoon with three other Locals, and a bazaar, reports Mrs. Harvey Haywood, secretary. Delegates were sent to Edmonton, Barrhead, and Westlock conventions.

Mrs. Grant and Mrs. Haywood were re-elected president and secretary, respectively, at the annual meeting. The treasurer's report showed a goodly balance in the bank, after paying all expenses and contributing \$110 toward the new Hall.

BLACKIE YEAR'S ACTIVITIES

"We have had 12 very successful meetings through the year," writes Mrs. Alice Kennedy, secretary of Blackie U.F.W.A. Local, "and a baby clinic where over 50 babies were examined. In June we had a 3-day sewing course, and we have asked for a 5-day course this year. In March we had a tea and home-cooking sale for the Woods home in Calgary. We take a fifth of our lunch collection each month for a flower fund, to send flowers to the sick. The members answered the roll each month, also had several good papers, one especially good by our president, Miss H. Bowlus, on Higher Education."

NACO U.F.W.A., U.F.A. AND JUNIORS

On Friday evening, December 16th, Naco U.F.W.A., U.F.A. and Junior locals met in the Naco Hall for their annual meetings and banquet, reports Mrs. Agnes Doolan, secretary of the U.F.W.A. "About 80 people sat down to tables tastefully decorated with flowers and laden with good things to eat. The girls from the Junior Local did the serving. Mr. O. R. Hedges, president of the U.F.A. Local, in a very able manner acted as toast master. After the banquet and speeches the senior Locals met in different parts of the hall for the annual meeting, and appointed delegates for the Convention. We find the banquet a splendid means of getting in new members, and getting dues paid up for the coming year. Five new members joined our U.F.W.A. that evening."

The U.F.A. Pattern Department

Send orders to *The U.F.A. Pattern Department*, Loughheed Bldg., Calgary. Allow ten days for receipt of pattern. Be sure to give name, address, size and number of pattern required.



6010. Girls' Dress.

Cut in 4 Sizes: 6, 8, 10 and 12 years. A 10 year size requires 2½ yards of 36 inch material together with ½ yard of contrasting material. Price 15c.

6006. Dress for Junior and Miss.

Cut in 4 Sizes: 14, 16, 18 and 20 years. A 16 year size requires 2 5-8 yards of 40 inch material together with 7-8 yard of 40 inch contrasting material. The width of the Dress at the lower edge is 1 7-8 yard. Price 15c.

Seasonable Recipes

By AUNT CORDELIA

Suet Pudding. Here is a foundation recipe which can be varied in many ways: 1 cup chopped suet, 1 cup sour milk, ½ teaspoon soda, ½ teaspoon salt, flour to make stiff batter. For roly-poly, roll out thin, and spread with gooseberry, black currant, or other jam, or sliced apples; roll up, pinch ends together, steam 1 hour. Do not open steamer until the hour is almost up, and do not let the water under the steamer cease from boiling. Serve with sauce.

For ginger pudding, make the batter stiff, but not as stiff as to roll; add ½ teaspoon ginger and substitute ¼ cup molasses

for one $\frac{1}{2}$ cup of sour milk. Serve with whipped cream, sweetened and flavored with lemon, or with lemon-flavored sauce.

1 cup of raisins, currants, figs or dates, or a mixture of any or all of these dried fruits, may be added to the plain batter. For cup pudding, fill cups about one-third full with preserved or stewed fruit, and drop a large spoonful of batter in each; steam in cups; when cooked, turn out on individual serving dishes. Many more variations of the steamed pudding will suggest themselves to the experienced cook.

Sauce for Suet Pudding. 1 cup sugar, 3 tablespoons butter, 2 tablespoons flour, mixed together into a paste; stir in $1\frac{1}{2}$ cups boiling water, boil three minutes, add flavoring.

Burnt Sugar Cake. Brown $\frac{1}{2}$ cup sugar over hot fire; add $\frac{1}{2}$ cup boiling water, stir over fire until smooth; cool. Blend well together $1\frac{1}{2}$ cups sugar, $\frac{1}{2}$ cup butter; add 3 eggs, then the caramel mixture; stir in 2-3 cup boiling water; lastly, add 3 cups flour in which 3 teaspoons baking powder has been thoroughly sifted.

"U.F.W.A." will resume her regular contributions after the Convention.

A FALSE ASSUMPTION

Nearly all the public literature on the subject, most of the sermonising, and a good deal of the actual pacifist work which is done in the world, proceeds on the assumption that war proceeds from a lack of goodwill between peoples and is, in fact, an extension of the principle of a quarrel between children, which as likely as not, proceeds from slight over-feeding on the part of one of the parties. So far as an analogy is useful in the matter, modern war is very much more like a prize fight, in which the antagonists batter each other, if possible, to a pulp, for reasons with which the personality of either of the combatants has nothing to do at all. The similarity is enhanced by the endeavors of their respective publicity agents to suggest, and indeed, if possible to cause, an envenomed mutual dislike, but no one seriously supposes that an envenomed dislike would induce Mr. Dempsey to conduct a physical argument with Mr. Tunney if personal satisfaction or the dislike of each other's outline were the only ingredient of the combat. The main reason for their embittered encounter is that a third party, Mr. Tex Rickard, sees an opportunity of making money by pandering to the barbarous instincts of the crowds. All that can be said of the influence of personal opinion on modern war is that where national incompatibility is strongly marked, any war which is started is likely to be pursued with greater vigor in consequence.—Major C. H. Douglas.

ADVICE TO YOUNG MEN (Exchange)

No matter what kind of work you are doing, never get discouraged. Fill whatever job you have to the best of your ability and you are bound to succeed eventually.

I once knew a young man who peeled potatoes all day in the kitchen of a large hotel. He was fairly well educated, and naturally this menial labor was not to his taste. But he made up his mind that even a potato peeler could succeed, and he dug right in and peeled more potatoes than anyone else in the kitchen. That is the way he started climbing out of the rut.

Now, at the age of fifty, do you think he is still peeling potatoes in the same hotel kitchen? Heavens, no! He is peeling apples.

LADIES' SILK HOSIERY

FREE!

ANOTHER startling innovation by Canada's greatest bargain house. We will give away free of charge 50,000 pairs of ladies' pure silk hosiery to our mail order customers. This unique offer is open to all between now and April 1st. With every order sent us amounting to \$5.00 we enclose you free a pair of high grade silk hose worth \$1.25 (any size or color). If your order amounts to say \$15.00, we send you three pairs free, and so on. We are not issuing a Mid-Winter catalog, and are giving our friends the benefit of this great saving. We urge you to compare the low prices listed in our Manufacturer's Outlet Sale Catalog, with the higher prices offered you, as January buying inducements by other mail order houses. Check over our last bargain catalog at once, and mail in your orders early. The saving is tremendous, and remember you get silk hosiery now absolutely free with every order over \$5.00. We will be pleased to mail you our latest catalog free on request. Simply write your name and address on the margin of this Ad.



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Positive "MONEY BACK" Guarantee in each bag.



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Get the fullest possible protection

**Make Your
Own Soap
and
Save Money**

*Full Directions
with each can*



**Be Sure You Get The Genuine
GILLETT'S FLAKE LYE**



NOTICE

**Legislative Assembly
of the Province
of Alberta.**

NOTICE RELATIVE TO APPLICATIONS FOR PRIVATE BILLS

All petitions for Private Bills shall be in duplicate.

All Applications for Private Bills shall be advertised in four consecutive issues of the Alberta Gazette, also in four consecutive weekly issues in a newspaper published in English.

Every applicant for a Private Bill shall deposit with the Clerk of the Legislative Assembly ten days prior to the opening day of session two copies of proposed Bill, Petitions in duplicate, accepted cheque made payable to the Provincial Treasurer for the sum of Two Hundred Dollars if proposed Bill does not exceed ten pages, and statutory declaration of advertising in Alberta Gazette and Newspaper.

Full particulars regarding Private Bills may be had on application to the Clerk of the Legislative Assembly, or see Extract from Rules relating to Private Bills as published in the Alberta Gazette.

ROBT. A. ANDISON,
Clerk of the Legislative Assembly.

Stop Using a Truss



Awarded
Gold Medal

STUARTS' ADHESIF PLAPAO-PADS are surprisingly different from the truss—being mechanico-chemico applicators—made self-adhesive purposely to keep the muscle-tonic "PLAPAO" applied continuously to the affected parts, and to minimize painful friction and dangerous slipping. No straps, buckles or springs attached. For almost a quarter of a century satisfied thousands report success. Awarded Gold Medal and Grand Prix. Soft as velvet easy to apply. No delay from work. Process of recovery natural, so no subsequent use for a truss. Trial of "PLAPAO" will be sent to you absolutely FREE. Write your name on coupon and send TODAY.

PLAPAO CO., 76 Stuart Bldg., St. Louis, Mo.

Name.....

Address.....

Return mail will bring Free Trial Plapao.

"BAITING" POULTRYMEN

Nulaid News.—During a recent trip made to the States of Washington and Oregon, it was discovered that the egg dealers were becoming alarmed by the progress of co-operative marketing in cutting into their private business in those States. These dealers are certainly making a determined effort to stop the growth of these progressive egg co-operatives by paying higher than market prices in those localities where the co-operatives operate. Although this strategy is an old one—certainly old to the poultrymen in Central California—the Northwestern egg speculators are said to believe it the most effective method of stirring up discontent among the associations' members. Such losses as they may incur in paying premiums over market prices could easily be made up if the association were thereby weakened or put out of business.

What Really Prevents Disarmament?

(Western Producer, Saskatoon)

The world was startled last week when the Soviet government, at a meeting of the preparatory commission on disarmament in Geneva, made a revolutionary suggestion that the world should disarm. The suggestion that arms should be abandoned was so original to a disarmament commission that the world is still gasping, and the proceedings have been adjourned for a month or two to permit the digestion of the novel theory. There is no possible doubt that the only way that disarmament can be brought about is for the world to disarm. If this is unthinkable, then there is not much use wasting time and money on further conferences to discuss something in which the parties to the discussion do not believe. There are arguments against disarmament. In the first place the nations of Europe do not feel themselves secure against their villainous neighbors unless they are prepared for violent and murderous conflict with those neighbors. This argument has been shown to be so unsound that it might possibly be abandoned if there were no other obstacles in the way of disarmament. There is, of course, another reason, and probably it is the fundamental reason. So far it has remained in the background, but it might as well come forth into the daylight. Some powers have foreign possessions which they hold through the potentialities of their armed strength. France, the United States, Italy and to a lesser extent, Spain, Holland and Belgium find themselves in that position. England, of course, with her vast foreign complications, and the peculiar and intricate nature of her imperial connections and commitments, is in the most difficult position of all. Practically every British newspaper, outside the radical organs, sneered at the Soviet proposal of disarmament, professing to believe that the Soviet proposal was the outcome of acute Soviet insincerity; that it was aimed at British interests, and that it was too absurd for consideration. The reason why Great Britain cannot contemplate the Soviet proposal without heat is that it is obvious that the result of the abolition of the British Army and Navy would mean the abandonment of British control over many foreign possessions. Perhaps the time has come when Great Britain could look more closely into the whole matter. All that England gets at present

THE NEW PATRIOTISM

"As the people become more socially minded, the exclusive, selfish, and aloof individual should become rare. The natural tendency should be an urge to work in the performance of social service. This is the new patriotism which we may visualize."—W. P. Warbasse, in "Co-operative Democracy."

from the foreign countries under her domination is profitable trade. If there were some prospect of Great Britain still retaining the trade in spite of the fact that she had relinquished political control, then the Russian idea of disarmament would not bear such a sinister aspect. If the relationship of Great Britain with her foreign interest and foreign possessions is what stands in the way of practical disarmament on a world scale, the idea of amending those relationships is well worth considering. If one should suggest, for instance, that Great Britain should withdraw her suzerainty over India, the suggestion would probably be accused of lack of patriotism or even of treason, but if it could be demonstrated that, by permitting India her complete independence, a tremendous advance towards world peace could be made, it would be difficult to argue that those advocating the proposal were not much more patriotic than those who have never been able to disassociate armed and arrogant strength from intense loyalty.

THE SOVIET PROPOSAL

(Manchester Guardian)

(Leading British moderate Liberal newspaper, under date of December 2, 1927.)

The following is the Russian disarmament plan proposed by Mr. Litvinoff at Geneva, on Wednesday, according to Reuter's correspondent:

(a) The dissolution of all land, sea, and air forces and the non-admittance of their existence in any concealed form whatsoever.

(b) The destruction of all weapons, military supplies, means of chemical warfare, and all other forms of armament and means of destruction in the possession of troops or military or general stores.

(c) The scrapping of all warships and military air vessels.

(d) The discontinuance of the calling up of citizens for military training either in armies or public bodies.

(e) Legislation for the abolition of military service either compulsory, voluntary, or recruited.

(f) Legislation prohibiting the calling up of trained reserves.

(g) The destruction of fortresses and naval and air bases.

(h) The scrapping of military plants, factories and war industry plants in general industrial works.

(i) The discontinuance of assigning funds for military purposes, both on State budgets and those of public bodies.

(k) The abolition of military, naval, and air Ministries, the dissolution of general staffs and all kinds of military administrations, departments, and institutions.

(l) Legislative prohibition of military propaganda, military training of the population, and military education both by State and public bodies.

(m) Legislative prohibition of the patenting of all kinds of armaments and means of destruction with a view to the

removal of the incentive to the invention of the same.

(n) Legislation making the infringement of any of the above stipulations a grave crime against the State.

(o) The withdrawal or corresponding alteration of all legislative Acts both of national and international scope infringing the above stipulations.

Period for Execution

The Soviet delegation is empowered to propose the fulfilment of the above programme of complete disarmament as soon as the respective convention comes into force in order that all necessary measures for the destruction of military stores may be completed in a year's time. The Soviet Government considers that the above scheme for the execution of complete disarmament is the simplest and most conducive to peace. In the case of the capitalist states rejecting the immediate abolition of standing armies the Soviet, in its desire to facilitate the achievement of practical agreement (proposes a program of) complete disarmament to be carried out simultaneously by all the contracting States by gradual stages during a period of four years, the first stage to be accomplished in the course of the coming year. Under this proposal the national funds freed from war budgets are to be employed in each state at its own discretion but exclusively for productive and cultural purposes.

While insisting upon the views just stated the delegation is nevertheless ready to participate in any and every discussion of the question of the limitation of armaments whenever practical measures really leading to disarmament are proposed. The delegation declares that the Soviet Government fully subscribes to the convention of the prohibition of the application to military purposes of chemical and bacteriological substances and processes, and expresses its readiness to sign the convention immediately.

ONE FLAW IN PROTECTIONISM

(Ottawa Citizen)

Brantford Cordage Company is said to be complaining that it cannot carry on longer without tariff protection. After operating profitably for years, under capable management, it is reported that the company is encountering difficulties, in the business of manufacturing binder twine.

There are other manufacturing industries in Canada, some of the largest, that are thriving without leaning on the state for tariff nourishment, but the binder twine industry has been one of the outstanding examples. Naturally, the report that a move is on foot to ask for a protectionist tariff on binder twine is hailed with glee by worshippers of the tariff wall.

Happily, when the Government's aid is invoked to save private enterprise from competition, it need no longer be done as a form of fetish worship. The binder twine manufacturers will have the privilege of appearing before the Tariff Board, where the argument in support of tariff protection can be heard, likewise the argument against it.

It may be that the alleged difficulties of the binder twine firm are exaggerated, by people who have no authority to speak for the Brantford Cordage Company. In any case, the Tariff Board will properly want to know whether lack of tariff protection is the cause of the change from steady prosperity to the doleful picture painted in one contemporary recently.

The binder twine industry flourished at Brantford while manufacturing firms that

relied upon the tariff were complaining about the Robb budget a few years ago. When the Government announced substantial tariff cuts on farm implements, the binder twine firm kept right on prospering. It attracted appreciative attention, indeed, by taking an intelligent interest in the welfare of its workers, in generously supporting a ball team and other outdoor sports.

The Tariff Board may want to know whether a change in the financing of the business, including the reported transfer of a large measure of control from the capable hands of the original owners to others of less conspicuous ability, has influenced the more recent career of the Brantford Cordage Company. One flaw in protectionism is that no tariff can protect an industry against mistakes of management, or of financing.

The International Harvester Company, of Hamilton, went into the binder twine business a little over a year ago. The Harvester plant is reported to be expanding rapidly to keep up with an increasing demand.

When Cyrus J. McCormick, vice-president of the International Harvester Company of America, came over from Chicago on the occasion of the opening of the Hamilton twine mill, he gave optimistic interviews about the future of the industry. Far from lamenting about lack of protection, he said the Harvester Company had enjoyed the best year since 1912, the year of great colonization activity in the Canadian West. He spoke to one enterprising Ottawa newspaperman of the great future of the twine mill, of its prospective expansion, and concluded with a few bright thoughts about the Chicago water diversion which had no particular relation to the twine industry. Content with the way things were going, he returned to breathe the bullet-laden atmosphere of the Windy City.

Cyrus J. McCormick is reputed to be a shrewd business head. It would be interesting to know why he has established a twine mill in Canada, without tariff protection, when conditions are allegedly so bad for the industry. The reasonable inference is that far from the cordage business being in a depressing state, there is money to be made from it. The protectionist expounders seem to be crying Wolf! once more without justification.

For many years, the Brantford Cordage Company has prospered under sound management, in lean years as in boom times. It scarcely seems plausible that simultaneously with the installing of the International Harvester Company's twine mill at Hamilton, lack of tariff should suddenly become the cause of difficulties in the Brantford concern's business. The Tariff Board will want to hear something more convincing.

SAVING THE ANTELOPE

The history of Nemiskam national park, Alberta, Canada, is an interesting chapter in the story of wild life conservation. Overcoming what appeared to be insurmountable difficulties, forty-two antelope were enclosed in a fenced-in area in southeastern Alberta in 1915, and, in contrast to previous experiments, continued to thrive in captivity. Their welfare and propagation, which at first was a matter of speculation, now seem to be definitely assured, as officials of the Department of the Interior report that the herd now totals 500. This indicates a natural increase of 468 since the original herd was enclosed in the present park in 1915.

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336
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U. F. A. Junior Activities

Watchword: SERVICE

Motto: EQUITY

Ideas to Talk Over

Dear Juniors:

This is just going to be a reminder to you of some of the things I have appealed to you to do in your Locals, because we are publishing today a letter from Mrs. Laura E. Jamieson of Vancouver, which was written specially for the boys and girls of the U.F.A. Mrs. Jamieson is a judge in the Juvenile Court of Vancouver, besides being Secretary for the Vancouver Branch of the Women's League for Peace and Freedom, and I think you will all enjoy very much her little message of Peace.

I would like to know how many Locals have adopted the plan of having public speaking in the Locals? How many have appointed Publicity Secretaries? How many are taking up the Reading Course? And how many are planning on sending delegates to the U.F.A. Convention? These are things that will make your Local strong—a real influence for good in your district. I asked some time ago if the Locals would like to try a public speaking contest for the championship of the Junior U.F.A. I received very few replies to this inquiry. Won't you please talk this over in your Local, and send me a resolution in regard to it? I hope that you all consider it and that every Local in the Province sends me their opinion of this plan this time.

In the last issue, my letter was on Peace and the letter from Mrs. Jamieson is on the same subject. If you remember, in the suggestive program for 1928 certain subjects were mentioned for each month. I hope to be able to have short articles on each of these subjects, so that any Local following this program will always have something on the subject taken up at the meeting.

I hope that a number of Junior delegates will be present at the Convention, and I am looking forward to meeting some of the young people to whom I have so long addressed these letters.

Sincerely yours,

EDNA M. HULL,
Secretary.

The Threat of War and the Way to Peace

By Mrs. Laura E. Jamieson, Vancouver, B.C., Canadian Secretary Women's International League for Peace.

The other day I received a paper from England in which a correspondent who has been travelling on the continent says: "The threat of war is again overshadowing Europe, which is in a dangerous and seething state. Once the spark is set to the powder magazine no one knows how appalling will be the consequences, nor how and when strife between war-maddened countries will cease."

This is sad news indeed for peace lovers. What can we do and what can we suggest to others? For the present crisis we can only hope that the League of Nations may be able to smooth out the difficulties and prevent an actual outbreak of war. But the League of Nations is not an automatic machine

for preventing war. It must be used to its fullest extent, and it must have the active support of all the people of every country before it can do its best work.

Canada and Arbitration

Is Canada using the League of Nations and supporting it as fully as she might? No, for Canada does not submit to arbitration in international disputes, as twenty-seven other members of the League of Nations have agreed to do. You may say, "This doesn't make much difference when a war is threatening in Europe!" Oh, but it does make a difference. If Canada were to say, "We agree to submit all international disputes to arbitration; not that we expect any disputes, but just so that other nations may feel secure so far as we are concerned," that would strengthen greatly the feeling of security, and the desire for peace everywhere; and our example would probably be followed by still other nations. And if all the nations of the world would agree to arbitration, why war would be at an end, because all disputes would be settled peaceably. Let us work for arbitration, and encourage our Government to agree to it.

However, not only must we work for arbitration, and support the League of Nations, but we must build up a real will to Peace in this country and in every other, if we really wish Peace to come. And this is a job for young people. How can you do it? First of all, you must realize the necessity. Many people say: "Oh, we'll never have war again. The last war was too horrible; and nobody wants war." It is true that scarcely anybody wants war, and yet there are more disputes between nations than in 1914; there are more national jealousies and hatreds; more lack of liberty, and more men under arms—and all of these are fruitful causes of war. How can these causes be removed? Only by a real, earnest and determined desire for Peace in every country, and this must be built up largely by young people.

Friendships of Young People

You will discover that one way of doing this will be to develop friendship between the young people of various countries, and thus make such a bond of goodwill that hatred can not be forced upon them; and without hatred war will not come. In New York there is a building called International House where students of all nations come together and become friends. Every New Year they have a quaint ceremony. One student from each nation is chosen; and all stand in line, each holding a candle. The master of ceremonies lights the first student's candle, and he in turn lights his neighbor's, until every candle is lit. You can see what the ceremony means, can't you? This year another International House is to be built in California. If you want to know more about how to build up friendship with the young people of other countries, write to either or both the addresses below. (*)

In Home and School

Into every part of your life, both at home and in school you can develop the

(*) National Council for Prevention of War (Youth Section), 532 17th St. N.W., Washington, D.C.

(*) Committee on World Friendship Among Young People, 105 East 22nd St., New York City, U.S.A.

Peace spirit. While you are informing your minds about the causes of war and ways to remove them, and the best way to create Peace, you will want to develop your bodies also in the direction of Peace. That is, you will want free physical exercise, games and play; not military drill, which prepares both mind and body for war. Remember that if you prepare for war you will get war; and if you prepare for Peace you will get Peace.

WASKATENAU JUNIOR OFFICERS

In a letter from the Waskatenau Junior Local, we learn that they have held their Annual Meeting and have elected the following officers for the coming year: President, Mr. Francis Fry; Vice-President, Mr. Clarence Lewis; and Secretary-Treasurer, Miss Esther B. West.

CROCUS PLAINS CONCERT

The concert put on by the Crocus Plains Juniors was a great success, and in spite of the cold weather there was a very large attendance, according to their Secretary, Miss Helen Zinn. One of the little plays put on by the children was from Mother Goose, all the players being dressed to resemble Mother Goose children. "Dr. Umps", another play put on, was acted very well and proved excellent entertainment. Besides these, many songs and recitations were given. Mr. Fraser, after acting chairman during the concert, disappeared from the scene, and a merry, cheery Santa Claus appeared and distributed stockings and gifts among the children. The Juniors presented their teacher with a very nice present, and after supper, dancing was indulged in to the enjoyment of all.

Correspondence

HAVE WE THE INTELLIGENCE WE NEED?

Editor, *The U.F.A.*:

In *The U.F.A.* for November 1, the Publicity Department of the Wheat Pool says, in an article referring to the private grain trade: "They must believe that the men and women who comprise our farming population are an ignorant lot of people. They cannot credit you with average human intelligence, and yet expect you to believe their fairy tales."

Well, now, I don't know but what the grain trade has some facts to back their opinion. We should remember that for over twenty years the grain trade has been engaged in close dealings with this same people, and what they haven't been able to put over with impunity, is not worth mentioning. Therefore, their experience warrants them in having just that very opinion of us, and I am not so sure but what they are right at that.

If we had an average human intelligence, would they tell us their fairy tale with any expectations of being believed? Certainly not. They would credit an average human intelligence with ability to sift these tales, and to promptly discard them for what they were. No, the grain trade knows to whom they are distributing their fancy stories.

What More Required?

If any proof of our lack of human intelligence should be required, what more

could be wanted than the disgraceful fact that over forty per cent of the farmers in Alberta seem to believe these howls of the banshee, and remain outside of the Pool, fighting against their own interests with an intensity that certainly cannot be credited to human intelligence.

And we can have a picture of our own home districts any time we go into our various towns for a U.F.A. meeting, if we take a look around. The booze joint is jammed full of farmers and others, so is the pool hall and any other loafing place. Everyone seem to have eons of time until you happen to invite them to the U.F.A. meeting. Then they have an awful lot of work to do when they get home. They seem to have a horror of what is discussed by the U.F.A. members; such subjects as co-operation for mutual benefit—organization—education applicable to the needs of a higher developed intelligence—duties and responsibilities of citizenship—clean politics—business-like management of public affairs. All such questions of vital interest to the country, which the U.F.A. membership is studying are either not comprehended, or considered chimerical, and therefore a U.F.A. meeting is tiresome to them. So they find a more congenial atmosphere where they are. Besides, it takes the price of half a dozen drinks of booze to become a member.

Now, if you compare the number of farmers who waste their time in bar-room and pool hall and by meaningless gossip, with the number that come to your meeting (and you are lucky if you have a quorum), you will have a picture of the percentage of human intelligence in your neighborhood. I want to say right here that intelligence and education are not synonymous. Intelligence is inherent and remains dormant until developed by yourself, when it becomes a live and creative force and an employer of education. Education is mechanical, a tool, developed by others, a dead, useless and even harmful thing, unless employed by intelligence.

At present it is more developed and employed by greed than by intelligence, thus causing the vicious discords in society.

The grain trade, not by any means lacking education and cunning, make it their business to have a picture, as correct in every detail as possible, of our average intelligence for their own information, and their fanciful tales, so abundantly distributed, are patterned from this picture, and therefore calculated to be accepted as gospel by the same percentage that is not attending the U.F.A. meetings.

I will give the grain trade credit for enough intelligence to expect no acceptance by the U.F.A. membership of their fables, past and future.

It is the large percentage of the unorganized farmers, a large number of whom appear to be lacking every atom of economic intelligence, and whose brains evidently stopped working before their whiskers commenced to grow, that comprises the assets which have been capitalized by the grain trade and on which the whole structure of their activities rests today.

And they realize it far more than we do. Hence all this frantic howling. And so far, an organization, comprising only a small percentage of the farmers, has only pointed a finger at them. How won't they scream when we go for them, all together, in earnest?

All the millions of dollars which they could mobilize would be as ineffective against a high average intelligence among

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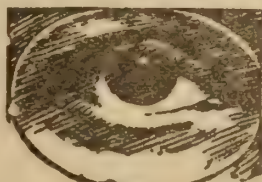
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the farmers, as a jackass would be against a modern locomotive.

When we have seventy-five per cent of the farmers in the U.F.A. and practically a hundred per cent in the Wheat Pool, then we can commence to think that we have human intelligence in our makeup and that we have reason to hope for a civilization in which no concern could use the ignorant helplessness of the people for a foundation of their business, and silly fairy tales for working capital; in which service would be the foundation and the good will of human intelligence the guarantee of success.

I would like every U.F.A. member to believe that what I have tried to point out here, is not a fairy tale but actual and uncompromising facts.

But even if our work is a job for ages, it is worth all we can put into it, and even now we can see that we are moving forward with visible speed, handicapped and imperfect as our organization still is. If twenty per cent of the farmers and many of them floundering, have been able to accomplish what now stands to the credit of the U.F.A., what could not seventy-five or eighty per cent accomplish, with every member understanding and believing in the principles and aims of this organization, dedicated as it is to co-operation for universal peace and prosperity and intelligent citizenship for all?

We do not expect any support from the grain trade or any one else who is trading on our ignorance and credulity for private gain, but we are justified in expecting every honest farmer to join in the work of our organization for economic freedom and justice, and for civilization which, founded on human intelligence, would assure every citizen an adequate protection of life, and a just compensation for his contributions to the welfare of humanity.

JOHN A. LUND.

Barons, Alta.

IDEAS ON IMPROVEMENT OF U.F.A.

Editor *The U.F.A.*:

From a recent issue of the U.F.A. I learn of the discussion in the Calgary Local on the question: "How the U.F.A. organization may be improved." This prompts me to address a few words to the members.

With the exception of the few well-to-do farmers, who have been lucky enough to settle in good districts and raised good crops, who have up to date dwellings and sport new big cars in which they take joy-rides into the city occasionally, the average farmer, living a long way from civilization under rather primitive surroundings, looks upon these annual gatherings as a yearly outing, whether he be a delegate or a visitor.

A Week Away From Chores

It is a week away from chores, worry and debt-collectors, a week staying in a good hotel, where he enjoys at least some of the comforts of modern civilization; a week in which he associates with old friends and men of his own calling from all parts of the Province; a week in which he reads the big dailies and sees the farmer and his doings displayed in great headlines on the front page.

If he is a delegate he proudly pins the badge on his coat and swells up with pride in being a farmer, the salt of the earth, the back-bone of the country and foundation of prosperity, as the papers state.

He enjoys the fine music played by the organist and enjoys whatever program the organization puts out. He listens to the flowery addresses of welcome from the friends of the farmer, from the Lieutenant-Governors, Premiers, City Mayors, etc., and chuckles. Yes, it is a great time. I like those Conventions myself and never miss one if I can help it.

But looking at these Conventions from a serious side, the question arises in my mind: Are we pursuing the right policy? Are we working along the right lines to induce the 70,000 farmers outside our organization to come in?

Real Troubles National

Evidently there must be something wrong somewhere, and while several reasons may be given, I think I see some of them. First, I think we are too narrow; our outlook is too Provincial. The U.F.A., to some of us, has become a sort of fetish, it is the organization par excellence and we point with pride to having captured our Provincial Government, which is all good and well. But let us not forget that the real troubles we are complaining of today are national and can not be remedied Provincially. Hence it naturally follows that we must capture the Federal Government in order to remedy our troubles, as experience has shown that we get nothing from the Mackenzie Kings, the Meighens nor need we expect anything from the Bennetts. We may pass resolutions by the bushel and present to these men; we may beg and petition, but true to the class these men represent, we get a stone when asking them for bread.

Yes, we point with pride to the few men we have sent to Ottawa; they are good men; they do their best; but as they are in a hopeless minority, they only obtain crumbs for us when, if we had a majority, we would get the whole loaf.

Now, there is only one way to capture the Federal Government or at least obtain a majority in it, and that is for every farm organization in Canada, with the assistance of Labor, to agree to carry on agitation along the same line toward the same object. But what do we find? It looks like the various organizations are jealous of each other, afraid to be swallowed up and, politically, we have the disgraceful spectacle that men sent to Ottawa from some farmer organizations are nothing but Liberal politicians and vote with the enemies of the farmers.

We need agitation and education along the right lines. The farmers must be shown that they have interests as a class which are diametrically opposed to the interests of those who dominate both old parties, that it is absolutely impossible for men of the Bennett and King type, who represent the moneyed interests, the interests of the class now on the farmers' back, to also represent the farmer. We need education along co-operative lines and it must be pointed out to the farmer that the Wheat Pool and other Pools are not merely better selling agencies, but they aim at doing away with every unnecessary person, big and small, now standing between the producer and consumer. In my opinion our whole agitational educational system in the U.F.A. is out of date. It should be thrown on the scrap pile if we are going to get anywhere. At every Convention we elect a set of officials and a Director for great stretches of territories and these poor Directors are supposed to cover the Locals existing over these vast areas and incidentally getting into the Locals the 70,000 farmers now outside. It's an impossible proposition and if the Directors

who get nothing but actual expenses, and who are mostly hard working farmers themselves, can manage to cover the Locals once in every two years they do well. As a result the Locals, with a few honorable exceptions, where they happen to have good local talent, are dead most of the year until they have their annual meeting and elect delegates to the Convention. I am not blaming anybody personally, not blaming the Directors. I have travelled along with some of them and know they are earnest willing workers, but they are up against impossible conditions and the whole system is at fault.

School for Speakers

As a remedy, I would suggest that a training school for speakers be established by the U.F.A. and that some of the brightest young people from the Junior organizations be instructed and trained to go out and do some real educational work and try to bring in the 70,000 non-union farmers. And while this would require a little money in the start, I think it would be a well paying proposition. If the agitator or missionary, whatever you may call him, was allowed a part of the \$3 fee from new members, I think he could make good wages.

The "drives" we have been carrying on are all very well, but as a rule, while you get the farmer's dues, his heart and understanding is not in the movement and he never shows up at the meetings.

One thing we must not forget. We are living under a capitalistic system in which most people do nothing unless there is money in it, and while there are always a few honest souls willing to do their duty and sacrifice themselves, the majority are different and all the talk about voluntary work to get members is getting us nowhere. In every Local I have visited, and I have been in a good many, I have found less than a half dozen real active members. The rest did not care much whether the Local progressed or not and it is no use to expect the few to do impossible things.

The fact remains, that if we ever expect to see conditions change in our favor, we must have power to enforce our demands. We get nothing by begging and petitioning. Our power lies in our great numbers, providing we can make our fellow-farmers move in one direction, and this result can only be reached by education. Hence, we must instruct and train our agitators and send them out to educate others and be prepared to pay them for it.

JOHN GLAMBECK.

Milo, Alta.

DESTITUTE IMMIGRANTS

Editor, *The U.F.A.*:

Thousands of men and women in the City of Winnipeg (what must it be in others) are craving for work. A desperate situation is prevailing. It cannot be kept under cover much longer. A number of English and Norwegians are protesting at the way in which they were deceived and persuaded to dispose of all they had in the land of their birth and to come out to Canada, the land of opportunity (supposed). There are families of six, or seven, who are stranded, disgusted and despondent. There are children, 5 and 6 per family, who are clad in clothing that would not keep them warm on a summer's night. Whoever is responsible for this state of affairs? this cruel injustice to human beings? Is it any wonder that we find the following news in the daily papers, viz.:

Jail sentences were meted out to six persons who had to plead guilty to

vagrancy in police court today. Five of them were given two months in jail.

If this is not about the easiest way to make criminals show me a better.

Do you—does any one—wonder why industry is organizing (or ought to)?

For generations we have been the slaves of "Finance" and now that finance has us under its thumb, they are afraid that these slaves, by their education, in their organizations, will put their individualism on one side, pool their efforts, and oust these parasites to humanity. They can do it! and finance knows this and that they are a mere handful. Once industry asserts itself, goodbye all the trials, untruths, deceit and wars. Organization in groups, must be carried out in order to combat Finance, in its monopoly of the key to practically everything, namely, "money."

Brother Farmers! let us get together! It is the one and only way.

FRANK K. HEALING,
President Milton Local.

Morningside, Alta.

SUPPORTS EXTENSION OF DEBT ADJUSTMENT ACT

Editor, *The U.F.A.*:

We were exceedingly pleased to note in your last issue that one farmer was courageous enough to take that elusive bull, viz., the extension of the Debt Adjustment Act, by the horns, and also to read your editorial in support of it. It gives one new hope to learn that the U.F.A. organization has not betrayed the faith of its founders, and that "Equity" is still inscribed on its banners.

Never has the "You tell 'em, Alberta" propaganda appeared more disgusting to producers, and more misleading, than in the year of grace, 1927. With two out of three being hounded by creditors whom they were faithfully trying to pay while retaining none of the much-needed profits of the crop for themselves, they felt that, if printable language could be used at all, a much truer rendering of the "sitting on top of the world" would have been the sitting of the financial interests on top of Alberta, and the crushing of the body and soul of the real wealthmaker in the process.

Does it not seem incongruous, and exceedingly poor statesmanship, that even Alberta should be putting forth expensive efforts to attract immigrants who after a few months experience here find their way to the United States, while the people who desire to remain on the land, the pioneers of this country, are being forced off it by the most inhuman practices?

Who was responsible for the legislation that makes the rights of 12 per cent dividends, of 9 per cent and 10 per cent interest, more sacred than the fundamental rights of humanity for food, clothing and shelter? Why it was the representatives of capital safe-guarding the interests of capital. And this while the back of the producer was bent over the scythe, the reaping-hook and the cradle.

Today we have what we believe to be a producers' Government. We put them there to legislate in the interests of the producing classes. Our justification was, as we expressed it in our election campaigns, that whatever makes for the good and the prosperity of agriculture benefits correspondingly all other classes. That sentiment is shared by all informed people today, and acknowledged by the financial interests themselves. It is not enough to boast that we have an honest,

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Calgary : Moose Jaw : Winnipeg : Edmonton

efficient, and business administration. The "big interest" parties as we are inclined to call them, could form such an administration if they wished, for the farmers have not the monopoly of these qualities. But we do expect the representatives of the producers to put legislation on the statute books which is at once humane and a protection to the people who are dependent upon the mercy of the elements while striving to extract from the soil the raw materials out of which the wealth of the Province is made.

Is it sufficient justification in opposing the extension of the Debt Adjustment Act to repeat, parrot-like, that it will injure the credit of the Province? Reduced to its last analysis the argument is this, as it seems to me: We must not prevent the financial interests wreaking their will on the victims already in their clutches lest we prevent them making fresh victims.

Logical, convincing and statesman-like argument, isn't it? Better, infinitely better for a man to take his team of horses and go out to work until he can earn enough money to pay for 5 acres on which to raise chickens than to obtain such "credit" with the kind of legislation under which the credit corporations operate at present. Acts have been perpetrated by creditors this fall that were from a moral standpoint criminal. But they were legal. Why not make illegal what is an offence against humanity and humanity's God, even if it is in the sacred realm of *interest and dividends*? And to whom are we to look for such legislation if not to the men and women whom we have elected to represent the common people?

LEONA R. BARRITT.

Mirror, Alta.

GRADING AT LOCAL ELEVATORS

Editor, *The U.F.A.*:

In regard to the grading of wheat, this fall, also as regards the grading of the 1926 crop, has anything been done or can anything be done to ascertain whether the local elevators buying by the load are giving the farmers anywhere near their correct grade? I am aware, of course, that a farmer can send a sample to be graded, but that will do him no good as the elevator operator will give him what grade he pleases in any event. I would like to know if it is possible to check up an elevator on the grades it buys the wheat at and the grades it sells the wheat at. I think they must make a big gain in grades. Are our Pool officials, or U.F.A. officials interested in this and have they made any move in this matter to protect our interests, or have I just imagined that we are being cheated in grading? I would like to know what other farmers think of this, preferably from other districts, as I know pretty well what they think about it around here. Last year I received four different grades for my wheat starting at three straight and ending at four tough and it was all absolutely one grade.

Could you please publish this?

Yours truly,

HARDY WEAR.

Cummings, Alta.

[A very full discussion of grading matters will take place at the U.F.A. Annual Convention this week when opportunity will no doubt arise for such questions as those of our correspondent to be dealt with.—Editor.]

IS MUTUAL FIRE INSURANCE DESIRABLE?

(Continued from page 7)

today \$1,400,000, there was a liability in one old building alone of \$700,000. The state did not allow any insurance company to have a liability of more than 10 per cent of the combined capital and surplus, but the state was assuming many times greater liability than the entire capital and surplus, and the fund might be wiped out in ten months. A bill to provide that school boards should be subject to insure their properties in the state fund had been rejected.

"I know personally of no big corporation, public service body or whatever their business may be, no matter how widespread their risks are, that does not prefer to pay for protection rather than carry their own risk," declared the witness.

Pointing out that there were some 4,294 agents in Alberta, who in 1926 paid taxes and license fees to the Provincial Government of \$22,245, and that to this must be added annual dues paid by the companies, Mr. Harrison said that the displacement of these interests by the state would reduce the amount available to be received by taxation.

Stating that on some buildings the Government only insured to 30 per cent of the value, the witness said this meant that the Province was already carrying its own insurance on all risks on which it could reasonably do so.

In conclusion, Mr. Harrison said insurance companies could spread their risks over the world, in a way in which not even the Dominion Government could do. It was his personal opinion that the Dominion would have saved money if it had purchased insurance.

W. E. Turner Gives Evidence

Remarking that, unlike the gentleman who had preceded him, he had no financial interest in fire insurance, W. E. Turner said that like St. Paul of old he believed that the case he had to present should be preached in season and out of season.

"If I may make another Biblical allusion," added the Labor school trustee, "I would remind you of what happened at Ephesus when they said their occupation would be gone for which they received much profit, and the cry went up, 'Great is Diana of the Ephesians'."

Same Arguments Against Wheat Pool

"So great are the financial interests that control insurance companies that I would remind this Assembly that exactly the same arguments were raised when the farmers went into the Wheat Pool; the same arguments are raised when any venture that puts things on a co-operative basis instead of a competitive basis is suggested."

No Pre-conceived Ideas

Mr. Turner said he had commenced his inquiry without any preconceived ideas. He had sent out a thousand inquiries to such places as Prince Edward Island, New Orleans, London, Eng., and Manchester. In Alberta he had sent out about 500 questionnaires to school boards and other authorities, and had ascertained that 125 Alberta school boards had paid out in less than ten years \$335,604.50 and received back \$53,295.20, the margin paid over the premiums being \$302,309.30.

In answer to 40 inquiries made of school boards outside Alberta, just over 20 replies were received, but in these cases boards had paid out \$837,829.69 and had

received for fire loss \$201,854.41, leaving a favorable balance to the companies of \$636,445.28.

Payments and Collections

"In addition to that," said Mr. Turner, "I have got through the Department of Extension figures for the seven years from 1919 to 1925. These figures are as follows: We paid out in premiums \$557,734.15; there was collected during that period \$147,782.51, leaving in the hands of the insurance companies \$409,951.64. In addition to that the three cities of Alberta have paid out large sums. Edmonton paid \$209,000 odd. For Calgary I have not the exact figures, because for some reason the city of Calgary have not had time to get these figures out.

"Now, after I had traversed the Dominion, still it was not satisfactory, and so I wrote to 55 cities in the United States. These cities have replied very generously, and I find that most of the large cities in the United States, including New York, Chicago, Philadelphia, Boston, Kansas City, Cincinnati and others all carry their own insurance in one way or another. I was very fortunate in that I ran across in Flint, Nebraska, another foolish soul thinking along the same lines. He had sent out questionnaires to 200 school boards in the United States and had made a list which he kindly obliged me with.

"This list covered cities that have properties from \$300,000,000 down to those that have about one-third of a million, and is divided into three portions showing first 111 cities that carry fire insurance, then 15 that carry their own insurance, and there are 34 that have had no loss in ten years. The 111 had paid out in the vicinity of \$10,266,000 to stock companies in ten years; and collected for less than \$1,889,540, leaving the companies about nine millions. The fifteen school boards that had been insuring their own, included Chicago, and their losses totalled \$1,397,000 and the amount they would have paid for insurance in the regular way totalled \$13,422,000, so that they were \$12,000,000 to the good.

Quoting from the *School Board Journal*, issued to school boards on the North American Continent, Mr. Turner showed that the state of South Carolina has built up a fund of \$1,072,000, and it is now proposed to collect no more premiums except from boards which have not paid premiums for five years.

Boards Entered Voluntarily

Mr. Turner answered Mr. Harrison's statement that in Wisconsin a proposal to compel school boards to enter the state insurance scheme had been rejected, by showing from an official report that the majority of the boards had voluntarily insured through the fund. Wisconsin managed the state insurance fund for under 2 per cent, whereas Mr. Harrison, in a letter to the witness, said 35 per cent of the premium was a conservative figure for the companies. This difference was well worth noting.

North Dakota had built up a reserve of \$763,000, which would probably be a million by the end of 1927, and had paid out for re-insurance \$290,000. They collected from the insurance company which took over this re-insurance \$40,000, leaving in the insurance company \$250,000.

Dealing with the subject from another angle, Mr. Turner cited statistics showing the high value of insurance company shares, which was evidence of the pro-

fiable character of their business. The hundred dollar shares of one company sold for \$1,550; another, the Travellers, sold for \$1125. For Phoenix \$100 shares \$535 was asked; for National Fire \$745; for Hartford \$500, and so forth. These figures were from the *New York Times* of March 7, 1927.

Highly Profitable Enterprise

Best's Insurance Reports for 1925 were quoted as follows in reference to the Continental Company: "For some years previous to 1903 they paid 30 per cent; the rate was 25 per cent in 1904-5. They paid 36 per cent in 1906-7-8; 45 per cent in 1909; 55 per cent in 1910 and paid \$750,000 cash dividend and special stock dividends of \$1,000,000. In 1916 they paid in January a cash dividend on two million capitalization and in July 5 per cent on ten millions." There was also a special dividend on seven millions in 1918 of 14 per cent; 1920-21 20 per cent; 1922-24 24 per cent.

Mr. Turner quoted somewhat similar figures for other companies and said he could show where every big insurance company on the continent was obtaining comparable results.

Reason for Outcry

"That shows you, gentlemen," he said, "the exact reason why there is this cry against state or mutual insurance companies, because the quarrel is not only with the state insurance. The gentlemen represented by Mr. Harrison have just as keen a desire to destroy the mutual company as they have that the Province should not destroy their occupation or profits."

Countering Mr. Harrison's claim that insurance with the companies was considered the best practice by big concerns, Mr. Turner quoted from Best's reports to the effect that the Associated Factory Mutuals are now managed by the biggest manufacturing interests in the Eastern States and Canada, who have got away from company insurance. "There are on the directorates of these mutuals such men as Vice-president Baldwin of the Locomotive Works, and so forth . . . and lest you think they do business in a small way, let me tell you they carry risks in some instances up to one million. These people have been operating in some cases since 1835. They have built up reserves to such an extent today that they are returning the policy holders from 80 to 90 per cent of their policies."

Mr. Turner said that these mutuals were mainly responsible for the fire protection measures that have been taken. The stock companies were not concerned about losses, and witness said he could quote presidents in some cases to the effect that the more fires there were the better for the companies, because the people could be scared into taking out insurance.

In conclusion, the witness said he would be glad to show the originals of all documents quoted.

The Law of Averages

In reference to Mr. Harrison's statement that the experience of the past was no criterion of the future, Mrs. Parby asked whether it were not true that rates were worked out on the law of averages, based on the experience of the past.

Mr. Harrison: "I have said that the experience of the past was the only basis for figuring rates fixing our charges, but I said, and still maintain it, that a fire insurance fundamental is that we cannot tell what is in front of us. There is no

(Continued on page 30)



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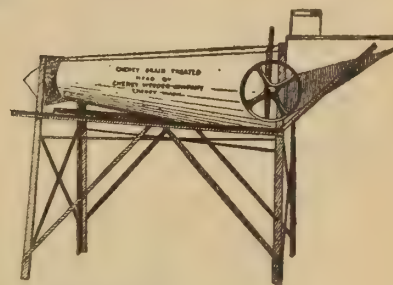
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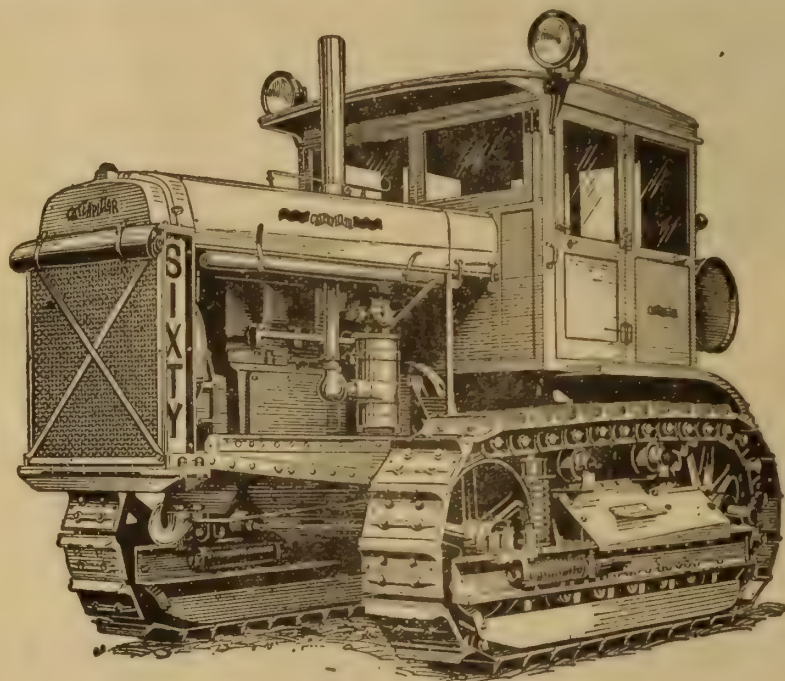
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Aviation and Rural Life

By W. S. McCardell, Canadian
Commercial Air Pilot (ex-R.A.F.)

A previous article on the subject of aviation discussed its value and possible effect on rural life.

Apart from the development of economic methods through the establishment of the various co-operative marketing pools which have contributed notably to the well-being of the farmer, it can be shown also that progressive methods of transportation have added to the sum total of comfort and happiness. The general use of the automobile for the dwellers of the rural areas has meant a wider range of travel and activities through the all important factor of time saving.

In the same manner, the use of the aeroplane extends still further the travel range of the rural dweller. While his motor car takes him to the nearest town, the aeroplane in the same span of time takes him to the distant city.

Mountain Playgrounds

On the western rim of the great plains belt where the thousand farmsteads produce golden grain for the ports of the seven seas, lie the snow capped Rockies. This great range of mountains contains a thousand play grounds. It shelters forest groves, blue rivers fresh from glacier snows, and many haunting valleys that satisfy the explorer's complex. It is the logical place for the establishment of mountain estates which the rural dweller could reach by aircraft. The Rockies in many cases are only some twenty minutes' flight from the farms. They are hours and in some cases days away in terms of existing transportation facilities, which penetrate them at two or three points, through the mountain passes.

In the United States, aeroplanes are already in constant use to carry passengers on special journeys where they have to get to some point in a hurry. It is now a regular practice for speakers to fulfil engagements on the same day in towns many miles apart. There is the case of a doctor who was able to attend to two patients on the same afternoon in homes 200 miles apart. Aircraft have been employed in useful service in bringing medical aid to rural districts in nearly the same time that the city practitioner takes in reaching his city patient by car.

General flying goes on between large ranches in the Western States. There are planes making fast flights between New York and Chicago that a woman may have a gown in time for a party. There is the fast delivery of parcel post articles, and the transportation of parts of machinery that prevent tie-ups in important industries is ceasing to be uncommon. Aircraft have been employed to transport machine parts for harvesting operations and thus save delay in the urgent business of the fall.

In administrative work, aeroplanes are used by officials travelling from head office to factories which they reach in a few hours where ordinarily it would take a day.

From the administrative view point of the U.F.A., it is of interest to note that an official of the organization could cover the entire settled portion of this Province comfortably in a day. Representatives of rural constituencies will no doubt in due course of time find the aeroplane essential. The entire Province from the

International boundary to Fort Smith could be traversed in eight hours' easy flying.

Air Mile Values

With the Province spanned by airways, Cardston is some thirty minutes from Lethbridge. The air-port cities of Lethbridge and Calgary are just slightly over an hour's span apart, via the airways. Calgarians may reach Edmonton in very little over one and one half hours' travel by air. The great mountain resort of Banff is some forty flight minutes from the prairie city of Calgary. Jasper, the great northern mountain resort, is a two hours' flight for Edmontonians, where ten hours is the measure of its distance in terms of any other travel. Edmonton and Peace River on the aerial highway are considerably under three hours apart in terms of time, which is the measure of all distance.

The aeroplane is a new measuring gauge now applied to distance. It reduces hours to minutes. In terms of the immense distances which impose their barriers on us through the concept of time, we are confronted with realities which seem inescapable. Yet the use of a fast system of transportation which hurls us through the blue of space, removes these barriers, shows them to be illusions. In the world of transportation the aeroplane must in due course usher in a new reign of relativity. Distances melt away and the whole web of rural existence changes accordingly. These are the possibilities.

And yet, shall we be satisfied when man has completed his greatest conquest over the ogre of distance, and eliminated solitude? Perhaps it is the ineradicable tendency of our race in its march to an unknown destiny to turn longingly, in imagination, to the "good old times" that are past. And as we now look back upon the days of the voyageurs and of the Red River cart, as the days of genuine happiness, so with the conquest of space we may conceivably pine for that golden age before the advent of aircraft, when man was a lone dweller in an isolated kingdom instead of a spectator of the traffic of the sky-lanes soaring overhead.

HEAVY CATTLE EXPORTS

More than \$500,000 worth of Alberta cattle were exported to the United States between July 1st and November 30th, 1927, according to the report of S. C. Reat, American Consul at Calgary. The shipments include some 12,000 head comprising stockers, feeders and butcher cattle. According to Mr. Reat, the American markets at the present time are very inviting to stockmen in Western Canada and shipments have shown greater activity during the past six months than in any similar period since the imposition of the Fordney-McCumber tariff in 1922.

GREAT NORTHERN WATERFALLS

Hidden within the recesses of Canada's north country, less than fifty miles from the important trading post and mission station of Hay River on Great Slave Lake but sufficiently off the regular routes of travel to have been visited by a mere handful of white men, are two of the most wonderful cataracts in the Dominion. These are the Alexandra falls and the Louise falls, situated within about a mile of each other on the Hay river.

The only thing that can be said for people who keep on predicting the end of the world is that they get a little closer each time.

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Olds, Alta.

Is MUTUAL FIRE INSURANCE DESIRABLE?

(Continued from page 27)

doubt an element of gambling about the
fire insurance business. There are cer-
tain classes of risks perhaps in which
that is eliminated. Life insurance is
based on one thing alone, and that is
that it is very certain every person is
going to die sooner or later. If we were
sure every building was going to burn
sooner or later our rates could be made
just as correct and as equitable as life
insurance, but try as we may we cannot
put it on that basis."

The Chairman: "I notice it was said
that expenses were approximately 35 to
40 per cent. Is that correct?"

Mr. Harrison: "Yes, without the taxes."
Mr. McLachlan: "Mr. Turner dealt
with dividends paid by certain companies.
Do you take those figures?"

Mr. Harrison: "I think the figures are
correct; they are public property. Mr.
Best's book is absolutely correct in every
particular."

Answering F. J. White, Mr. Brace,
superintendent of insurance, said the
policy of the Province was to give an
equitable distribution of insurance; and
that agents were anxious to get it on
account of the fee and because the fact
that they carry Government insurance
"is a good advertising feature."

Facts Regarding Fire Insurance

By W. Ewart Turner, Chairman Building
Committee of the Calgary Public
School Board.

The facts and figures from which the
attached summary was made were gath-
ered from answers given to a question-
naire sent out by the writer. This
questionnaire was sent to over six hun-
dred public authorities in Canada and
the United States, spread over every
Province in the Dominion and every state
in the Federation.

The statistical tables were copied from
"Best's Insurance Reports", which are the
authority from which all insurance data
is secured. These "Reports" are the
Dun and Bradstreet of the insurance
world.

When you vote public monies to pay
fire insurance premiums, are you cog-
nizant of these facts:

1. That 125 School Boards in the
Province of Alberta paid out in ten
years for fire insurance
Three hundred and fifty-five thou-
sand dollars (\$355,000.00) and col-
lected for losses, only
Fifty-three thousand dollars (\$53,000)
leaving a margin for the Companies,
on that item alone, of
Three hundred and two thousand
dollars (\$302,000.00).
2. That twenty of the largest School
boards in Canada paid out in ten
years
Eight hundred and seventy-three
thousand dollars (\$873,000.00) and
collected only Two hundred and one
thousand dollars (\$201,000.00) leav-
ing a margin for the Companies of
Six hundred and seventy-two thou-
sand dollars (\$672,000.00)
3. That had a Mutual Municipal Fire
Insurance been operating for the
ten largest city School Boards in
Western Canada for the last ten
years, they would now have a reserve
of approximately Four hundred and
fifty thousand dollars (\$450,000.00)

4. That the State of North Dakota
has built up a reserve of Seven
hundred and sixty-three thousand
dollars in seven years by insuring
its own public buildings and that
in spite of the fact that in order to
meet the opposition of the insurance
interests a Re-insurance provision
was made that has contributed to
the profits of the Insurance Com-
panies to the tune of Two hundred
and fifty thousand dollars (\$250,000)
5. That the State of Wisconsin (in spite
of statements made by interested
parties, to the contrary) has built
up a reserve of more than a MIL-
LION Dollars.
6. That South Carolina insures its own
schools through the Sinking Fund
Department of that State and has
built up a reserve of over a MIL-
LION Dollars and with the excep-
tion of those Boards who have paid
into the Fund for less than five
years, no more premiums will be
collected until the fund is depleted
to less than a Million.
7. That Philadelphia has its own in-
surance fund with a reserve of TWO
AND ONE-HALF MILLIONS.
That New York finds it many times
cheaper to carry its own insurance
on school buildings. Boston, Kan-
sas City, Chicago, Detroit, San
Francisco and a number of the
largest cities in the United States
all carry their own insurance at a
great saving to themselves.

The above statements are all founded
on returns by the authorities mentioned.

Why Not look further into it?

DIVIDENDS PAID BY TEN OF THE LARGEST AMERICAN STOCK FIRE INSURANCE COMPANIES FROM 1910-1923

	Combined Capital	Total Dividends	Rate
1910.....	\$21,900,000	\$ 5,740,000	26.2
1911.....	23,400,000	5,070,000	21.6
1912.....	24,400,000	5,745,000	23.5
1913.....	24,400,000	8,850,000	36.2
1914.....	27,400,000	5,850,000	21.3
1915.....	27,400,000	5,850,000	21.3
1916.....	35,700,000	13,888,000	38.9
1917.....	35,700,000	7,172,000	20.0
1918.....	35,700,000	7,426,000	24.8
1919.....	38,200,000	9,475,000	20.0
1920.....	48,200,000	10,610,000	20.4
1921.....	48,200,000	10,940,000	22.6
1922.....	54,200,000	24,488,000	45.1
1923.....	72,000,000	14,710,000	20.4
1924.....	89,750,000	18,117,000	20.2
1925.....	93,000,000	19,167,400	20.6

Total Dividends Paid.....\$173,098,400

Average Rate of Dividend.....25.3

Lowest—20 per cent. Highest—45.1 per cent.

To fully appreciate the above table,
it must be remembered that in many
instances the increased combined capital
simply represents the stock dividends
that have been handed out to make
plausible and less significant the high
dividends. Note the jump 1922-23. (This
comment is ours.)—W.E.T.

AVIATION

FLYING INSTRUCTION—THE CALGARY AERO

Club is enrolling pupils now for flying training
on Aeroplanes allotted to it under the Dominion
Flying Clubs subsidy. For particulars as to costs
of training and enrolment, write to F. R. McCall,
President, care Government Vendors, Calgary.

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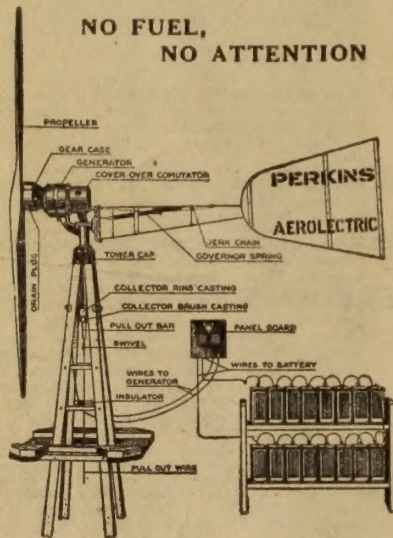
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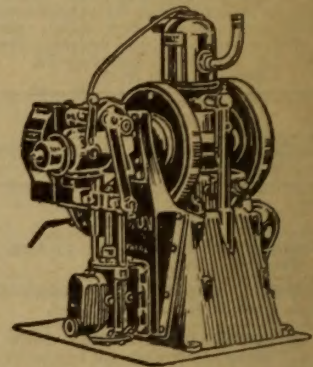
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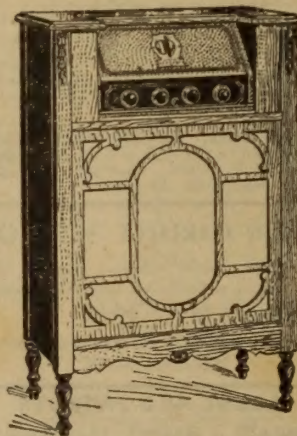


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